



PURSUANT TO SECTION 21 AND 24 (1)(b) OF THE GHANA DEPOSIT PROTECTION ACT, 2016 (ACT 931) AS AMENDED BY THE GHANA DEPOSIT PROTECTION (AMENDMENT) ACT, 2018 (ACT 968), (TOGETHER REFERRED TO AS THE GDP ACT), THE GOVERNING BOARD OF THE GHANA DEPOSIT PROTECTION CORPORATION AT ITS 3RD REGULAR BOARD MEETING HELD ON 6TH MAY 2020, PASSED THE FOLLOWING:

GHANA DEPOSIT PROTECTION CORPORATION
RULES ON PERIODIC REPORTING BY MEMBERS

I. Scope

The Rule applies to all deposit-taking financial institutions licensed by the Bank of Ghana, being members of the Deposit Protection Scheme pursuant to Section 4 of Act 931 as amended.

II. Authorization

The Rule is authorized under Sections 21 and 24 (1) (b) of Act 931 as amended.

III. Definitions -

“A deposit for which a depositor has not been identified” – A deposit for which the member is unable to clearly identify the owner by name, account number, transaction type, or any other mode by the member after diligent effort.

“A deposit frozen in compliance with an order of a court” – A deposit that is frozen upon a certified order of a court of competent jurisdiction in Ghana

“A deposit that is used as a collateral for a loan” – A deposit which a depositor has used to secure the repayment of a loan or the payment of an obligation due to the member.

“Does not submit” – Fails, neglects, and / or refuses to submit data as required by the Ghana Deposit Protection Corporation (GDPC), regardless of the reason(s) for failing, neglecting, and / or refusing to submit the data.

“Exclusions” – shall have the same meaning as “Exceptions” which shall mean deposits that are not insurable. These are:

- a. A deposit for which a depositor has not been identified;
- b. A deposit that is frozen in compliance with an order of a court;
- c. A deposit that belongs to:
 - i. A director or a Key Management Personnel;
 - ii. A director or a Key Management Personnel who has worked with the bank/SDI for at least three years preceding the occurrence of the insured event;
 - iii. An accounting or audit firm, a partner of that accounting or audit firm, and a manager of that accounting or audit firm who is in charge of performing the external audit of the financial statements of the bank/SDI for at least three years preceding the occurrence of an insured event; or
 - iv. A deposit that is used as a collateral for a loan or other obligation with the bank/SDI;
- d. A deposit held in a bank/SDI by a financial institution, pension fund, retirement fund, insurance company, collective investment undertaking, local government, central government and administrative authority; and
- e. A deposit held in foreign branch of a bank/SDI incorporated in Ghana and a subsidiary of that bank/SDI operating in a foreign country.

“Inaccurate Reporting” – Submission of data that is faulty, incorrect, erroneous, false, inexact, invalid, untrue, or wrong which is known by the institution to be such or should have been known by it in the ordinary course of its business.

“Incomplete Reporting” – Data that is not complete, unfinished, lacking a necessary part, partial, deficient which is known by the institution to be such or should have been known by it in the ordinary course of its business.

“Insurable Deposits” – Total deposits of a member, less the exceptions above.

“Key Management Personnel”- includes the chief executive, deputy chief executive, chief operating officer, chief finance officer, board secretary, treasurer, chief internal auditor, the chief risk officer, the head of compliance, the anti-money laundering reporting officer, the head of internal control functions, the chief legal officer, the manager of a significant business unit of the bank, a specialised deposit-taking institution, or a financial holding company or any person with similar responsibilities;

“Late reporting” or “Delay in Reporting” – Submission of mandated reports or returns after the stated deadline.

“Reporting period or month” – the month that a report /return is due. For example, for first quarter (Q1) the reporting month is April. And for monthly returns, the reporting period shall be as follows:

- Banks – by the 10th of the subsequent month
- SDIs - by the 21st of the subsequent month

“Returns” – Data submitted by members to GDPC in the formats indicated in Annex 1 to 7.

IV. Periodic Returns

A member shall submit to the GDPC the following returns:

NO.	RETURNS	DESCRIPTION
1.	GDPC 1	Returns on Insurable Deposits in GHS
2.	GDPC 2	Returns on Distribution of Deposit Accounts by Size in GHS
3.	GDPC 3	Distribution of Deposits by account types in GHS
4.	GDPC 4	Distribution of Deposit Accounts by Ownership in GHS
5.	GDPC 5	Distribution of Insurable Deposit by Aggregation of Accounts Per Depositors in Ghana
6.	SCV	Single Customer View
7.	OTHER	Breakdown of Trust, Nominee and Custody accounts details

V. Timing and Content

1. A Member shall submit to the GDPC, both electronically and as a signed hardcopy, the Returns listed in section IV on monthly basis.
2. The Returns shall have the format specified in **Annex 1 to 7** and shall be completed based on the reporting guide in **Annex 8**.
3. A member shall be responsible for the accuracy and quality of the returns.

VI. Late Reporting

1. The member shall inform the GDPC immediately by email if it is unable to provide the report by the deadline as specified by the GDPC.
2. The GDPC may set a new deadline for such a member which shall not be later than one week after the initial reporting deadline.

VII. Correction of Errors

1. In cases where errors are identified by the member itself, the member shall immediately inform the GDPC of the error(s) electronically and shall therein specify the error(s). It shall resubmit the corrected report within 3 business days of discovering the error.
2. If the GDPC notices errors in the report submitted by a member the GDPC shall inform the member accordingly in writing and shall set a new deadline, not later than 3 business days after the day of the notification, for rectifying the errors and for submitting an amended report.

VIII. Mode of transmitting data to GDPC

Returns shall be submitted to GDPC electronically, hardcopy, and / or through the Bank of Ghana accepted mode of data submission by banks and Specialized Deposit Taking Institutions (SDIs).

The GDPC reserves the right to specify any other mode of transmitting data or Returns as it may deem fit.

IX. Administrative Sanctions

In the case of breaches of a member's reporting duties the GDPC shall impose administrative sanctions pursuant to the relevant sections under Act 931 as amended and as specified in the document titled "Rule on Administrative Sanctions".

ANNEX 1

GDPC 1- Returns on insurable Deposits in Ghana Cedis

GDPC 1 - RETURNS ON INSURABLE DEPOSITS						
NAME OF INSTITUTION:						
INSTITUTION ID:						
REPORTING DATE:						
CONTACT PERSON:						
CONTACT PERSON JOB TITLE:						
EMAIL:						
TITLE:						
EXCHANGE RATE						
POUND	USD	EURO	YEN	YUAN	OTHERS	
RATE 1:	RATE 2:	RATE 3:	RATE 4:	RATE 5:	RATE 6:	
Exclusions	No. of accounts	Amount (Deposits denominated in GHS)	Amount (GHS Equivalent of Deposits in Foreign Currencies)	Total Amount (GHS)	Appendix	
Total deposits				0		1
a deposits for which a depositor has not been identified				0		2
b deposits that are frozen, in compliance with a court order				0		3
c1.1 deposits of a director / key management personnel				0		4
c1.2 deposits of an ex- director/key management personnel who has worked with the bank/SDI for at least 3 years from submission date				0		5
c1.3 deposits of an audit firm, a partner of that audit firm, a manager in charge of audit for at least 3 years from submission date				0		6
c1.4 deposit that is used as collateral for loan or other obligation with the bank/SDI				0		7
d1 deposits held for banks				0		8
d2 deposits held for pension fund				0		9
d3 deposits held for retirement fund				0		10
d4 deposits held for insurance company				0		11
d5 deposits held for collective investment scheme				0		12
d6 deposits held for local government				0		13
d7 deposits held for central government				0		14
d8 deposits held for administrative authority				0		15
d9 deposits held for other financial institutions				0		16
e1 deposits held in a foreign branch of a bank/SDI incorporated in Ghana				0		17
e2 deposits held in a subsidiary of that bank/SDI operating in a foreign country				0		18
INSURABLE DEPOSITS	0	0.00	0.00	0.00		

ANNEX 2

GDPC 2- Returns on Distribution of Deposit Accounts by Size in Ghana

GDPC 2 - DISTRIBUTION OF DEPOSIT ACCOUNTS BY SIZE IN GHANA CEDIS					
NAME OF INSTITUTION:					
INSTITUTION ID:					
REPORTING DATE:					
CONTACT PERSON:					
CONTACT PERSON JOB TITLE:					
EMAIL:					
TITLE:					
EXCHANGE RATE					
	POUND RATE 1:	USD RATE 2:	EURO RATE 3:	EN TE YUAN RATE 5:	OTHERS RATE 6:
All Accounts	Account Balances (GHS)	No. of Accounts	Amount (GHS)	% No. of Accounts	% Amount
1	From 0.00 to 500.00	-	0.00	#DIV/0!	#DIV/0!
2	Greater Than 500.00 to 1,000.00	-	0.00	#DIV/0!	#DIV/0!
3	Greater Than 1,000.00 to 2,000.00	-	0.00	#DIV/0!	#DIV/0!
4	Greater Than 2,000.00 to 3,000.00	-	0.00	#DIV/0!	#DIV/0!
5	Greater Than 3,000.00 to 5,000.00	-	0.00	#DIV/0!	#DIV/0!
6	Greater Than 5,000.00 to 6,250.00	-	0.00	#DIV/0!	#DIV/0!
7	Greater Than 6,250.00 to 8,000.00	-	0.00	#DIV/0!	#DIV/0!
8	Greater Than 8,000.00 to 10,000.00	-	0.00	#DIV/0!	#DIV/0!
9	Greater than 10,000.00	-	0.00	#DIV/0!	#DIV/0!
	Total	-	-	#DIV/0!	#DIV/0!

ANNEX 3

GDPC 3- Distribution of Deposits by account types in Ghana Cedis

GDPC 3- DISTRIBUTION OF DEPOSIT ACCOUNTS BY TYPE IN GHANA CEDIS					
NAME OF INSTITUTION:					
INSTITUTION ID:					
REPORTING DATE:					
CONTACT PERSON:					
CONTACT PERSON JOB TITLE:					
EMAIL:					
TITLE:					
EXCHANGE RATE					
	POUND	USD	EURO	YUAN	OTHERS
	RATE 1:	RATE 2:	RATE 3:	RATE 5:	RATE 6:
Current Account		No. of Accounts	Amount (GHS)	% No. of Accounts	% Amount
1	From 0.00 to 500.00	-	-	#DIV/0!	#DIV/0!
2	Greater Than 500.00 to 1,000.00	-	-	#DIV/0!	#DIV/0!
3	Greater Than 1,000.00 to 2,000.00	-	-	#DIV/0!	#DIV/0!
4	Greater Than 2,000.00 to 3,000.00	-	-	#DIV/0!	#DIV/0!
5	Greater Than 3,000.00 to 5,000.00	-	-	#DIV/0!	#DIV/0!
6	Greater Than 5,000.00 to 6,250.00	-	-	#DIV/0!	#DIV/0!
7	Greater Than 6,250.00 to 8,000.00	-	-	#DIV/0!	#DIV/0!
8	Greater Than 8,000.00 to 10,000.00	-	-	#DIV/0!	#DIV/0!
9	Greater than 10,000.00	-	-	#DIV/0!	#DIV/0!
Sub-total		-	0	#DIV/0!	#DIV/0!
Savings Account		No. of Accounts	Amount (GHS)	% No. of Accounts	% Amount
1	From 0.00 to 500.00	-	-	#DIV/0!	#DIV/0!
2	Greater Than 500.00 to 1,000.00	-	-	#DIV/0!	#DIV/0!
3	Greater Than 1,000.00 to 2,000.00	-	-	#DIV/0!	#DIV/0!
4	Greater Than 2,000.00 to 3,000.00	-	-	#DIV/0!	#DIV/0!
5	Greater Than 3,000.00 to 5,000.00	-	-	#DIV/0!	#DIV/0!
6	Greater Than 5,000.00 to 6,250.00	-	-	#DIV/0!	#DIV/0!
7	Greater Than 6,250.00 to 8,000.00	-	-	#DIV/0!	#DIV/0!
8	Greater Than 8,000.00 to 10,000.00	-	-	#DIV/0!	#DIV/0!
9	Greater than 10,000.00	-	-	#DIV/0!	#DIV/0!
Sub-total		-	0	#DIV/0!	#DIV/0!
Time Accounts		No. of Accounts	Amount (GHS)	% No. of Accounts	% Amount
1	From 0.00 to 500.00	-	-	#DIV/0!	#DIV/0!
2	Greater Than 500.00 to 1,000.00	-	-	#DIV/0!	#DIV/0!
3	Greater Than 1,000.00 to 2,000.00	-	-	#DIV/0!	#DIV/0!
4	Greater Than 2,000.00 to 3,000.00	-	-	#DIV/0!	#DIV/0!
5	Greater Than 3,000.00 to 5,000.00	-	-	#DIV/0!	#DIV/0!
6	Greater Than 5,000.00 to 6,250.00	-	-	#DIV/0!	#DIV/0!
7	Greater Than 6,250.00 to 8,000.00	-	-	#DIV/0!	#DIV/0!
8	Greater Than 8,000.00 to 10,000.00	-	-	#DIV/0!	#DIV/0!
9	Greater than 10,000.00	-	-	#DIV/0!	#DIV/0!
Sub-total		-	-	#DIV/0!	#DIV/0!
Special Purpose Accounts - Pooled e-money float		No. of Accounts	Amount (GHS)	% No. of Accounts	% Amount
1	From 0.00 to 500.00	-	-		
2	Greater Than 500.00 to 1,000.00	-	-		
3	Greater Than 1,000.00 to 2,000.00	-	-		
4	Greater Than 2,000.00 to 3,000.00	-	-		
5	Greater Than 3,000.00 to 5,000.00	-	-		
6	Greater Than 5,000.00 to 6,250.00	-	-		
7	Greater Than 6,250.00 to 8,000.00	-	-		
8	Greater Than 8,000.00 to 10,000.00	-	-		
9	Greater than 10,000.00	-	-		
Sub Total		0	-	0	0
Grand Total		-	-	#DIV/0!	#DIV/0!

ANNEX 4

GDPC 4- Distribution of Deposit Accounts by Ownership in Ghana Cedis

GDPC 4- DISTRIBUTION OF DEPOSIT ACCOUNTS BY OWNERSHIP IN GHANA CEDIS						
NAME OF INSTITUTION:						
INSTITUTION ID:						
REPORTING DATE:						
CONTACT PERSON:						
CONTACT PERSON JOB TITLE:						
EMAIL:						
TITLE:						
EXCHANGE RATE						
	FOUND RATE 1:	USD RATE 2:	EURO RATE 3:	YEN RATE 4:	YUAN RATE 5:	OTHERS RATE 6:
Individual Account						
1	From 0.00 to 500.00	No. of Accounts	Amount (GHS)	% No. of Accounts	% Amount	
2	Greater Than 500.00 to 1,000.00	-	-	#DIV/0!	#DIV/0!	
3	Greater Than 1,000.00 to 2,000.00	-	-	#DIV/0!	#DIV/0!	
4	Greater Than 2,000.00 to 3,000.00	-	-	#DIV/0!	#DIV/0!	
5	Greater Than 3,000.00 to 5,000.00	-	-	#DIV/0!	#DIV/0!	
6	Greater Than 5,000.00 to 6,250.00	-	-	#DIV/0!	#DIV/0!	
7	Greater Than 6,250.00 to 8,000.00	-	-	#DIV/0!	#DIV/0!	
8	Greater Than 8,000.00 to 10,000.00	-	-	#DIV/0!	#DIV/0!	
9	Greater than 10,000.00	-	-	#DIV/0!	#DIV/0!	
	Sub Total	-	-	#DIV/0!	#DIV/0!	
Joint Account						
1	From 0.00 to 500.00	No. of Accounts	Amount (GHS)	% No. of Accounts	% Amount	
2	Greater Than 500.00 to 1,000.00	-	-	#DIV/0!	#DIV/0!	
3	Greater Than 1,000.00 to 2,000.00	-	-	#DIV/0!	#DIV/0!	
4	Greater Than 2,000.00 to 3,000.00	-	-	#DIV/0!	#DIV/0!	
5	Greater Than 3,000.00 to 5,000.00	-	-	#DIV/0!	#DIV/0!	
6	Greater Than 5,000.00 to 6,250.00	-	-	#DIV/0!	#DIV/0!	
7	Greater Than 6,250.00 to 8,000.00	-	-	#DIV/0!	#DIV/0!	
8	Greater Than 8,000.00 to 10,000.00	-	-	#DIV/0!	#DIV/0!	
9	Greater than 10,000.00	-	-	#DIV/0!	#DIV/0!	
	Sub Total	-	-	#DIV/0!	#DIV/0!	
Trust Account						
1	From 0.00 to 500.00	No. of Accounts	Amount (GHS)	% No. of Accounts	% Amount	
2	Greater Than 500.00 to 1,000.00	-	-	#DIV/0!	#DIV/0!	
3	Greater Than 1,000.00 to 2,000.00	-	-	#DIV/0!	#DIV/0!	
4	Greater Than 2,000.00 to 3,000.00	-	-	#DIV/0!	#DIV/0!	
5	Greater Than 3,000.00 to 5,000.00	-	-	#DIV/0!	#DIV/0!	
6	Greater Than 5,000.00 to 6,250.00	-	-	#DIV/0!	#DIV/0!	
7	Greater Than 6,250.00 to 8,000.00	-	-	#DIV/0!	#DIV/0!	
8	Greater Than 8,000.00 to 10,000.00	-	-	#DIV/0!	#DIV/0!	
9	Greater than 10,000.00	-	-	#DIV/0!	#DIV/0!	
	Sub Total	-	-	#DIV/0!	#DIV/0!	
Nominee Account						
1	From 0.00 to 500.00	No. of Accounts	Amount (GHS)	% No. of Accounts	% Amount	
2	Greater Than 500.00 to 1,000.00	-	-	#DIV/0!	#DIV/0!	
3	Greater Than 1,000.00 to 2,000.00	-	-	#DIV/0!	#DIV/0!	
4	Greater Than 2,000.00 to 3,000.00	-	-	#DIV/0!	#DIV/0!	
5	Greater Than 3,000.00 to 5,000.00	-	-	#DIV/0!	#DIV/0!	
6	Greater Than 5,000.00 to 6,250.00	-	-	#DIV/0!	#DIV/0!	
7	Greater Than 6,250.00 to 8,000.00	-	-	#DIV/0!	#DIV/0!	
8	Greater Than 8,000.00 to 10,000.00	-	-	#DIV/0!	#DIV/0!	
9	Greater than 10,000.00	-	-	#DIV/0!	#DIV/0!	
	Sub Total	-	-	#DIV/0!	#DIV/0!	
Sole Proprietorship						
1	From 0.00 to 500.00	No. of Accounts	Amount (GHS)	% No. of Accounts	% Amount	
2	Greater Than 500.00 to 1,000.00	-	-	#DIV/0!	#DIV/0!	
3	Greater Than 1,000.00 to 2,000.00	-	-	#DIV/0!	#DIV/0!	
4	Greater Than 2,000.00 to 3,000.00	-	-	#DIV/0!	#DIV/0!	
5	Greater Than 3,000.00 to 5,000.00	-	-	#DIV/0!	#DIV/0!	
6	Greater Than 5,000.00 to 6,250.00	-	-	#DIV/0!	#DIV/0!	
7	Greater Than 6,250.00 to 8,000.00	-	-	#DIV/0!	#DIV/0!	
8	Greater Than 8,000.00 to 10,000.00	-	-	#DIV/0!	#DIV/0!	
9	Greater than 10,000.00	-	-	#DIV/0!	#DIV/0!	
	Sub Total	-	-	#DIV/0!	#DIV/0!	
Partnership Account						
1	From 0.00 to 500.00	No. of Accounts	Amount (GHS)	% No. of Accounts	% Amount	
2	Greater Than 500.00 to 1,000.00	-	-	#DIV/0!	#DIV/0!	
3	Greater Than 1,000.00 to 2,000.00	-	-	#DIV/0!	#DIV/0!	
4	Greater Than 2,000.00 to 3,000.00	-	-	#DIV/0!	#DIV/0!	
5	Greater Than 3,000.00 to 5,000.00	-	-	#DIV/0!	#DIV/0!	
6	Greater Than 5,000.00 to 6,250.00	-	-	#DIV/0!	#DIV/0!	
7	Greater Than 6,250.00 to 8,000.00	-	-	#DIV/0!	#DIV/0!	
8	Greater Than 8,000.00 to 10,000.00	-	-	#DIV/0!	#DIV/0!	
9	Greater than 10,000.00	-	-	#DIV/0!	#DIV/0!	
	Sub Total	0	-	#DIV/0!	#DIV/0!	
SME						
1	From 0.00 to 500.00	No. of Accounts	Amount (GHS)	% No. of Accounts	% Amount	
2	Greater Than 500.00 to 1,000.00	-	-	#DIV/0!	#DIV/0!	
3	Greater Than 1,000.00 to 2,000.00	-	-	#DIV/0!	#DIV/0!	
4	Greater Than 2,000.00 to 3,000.00	-	-	#DIV/0!	#DIV/0!	
5	Greater Than 3,000.00 to 5,000.00	-	-	#DIV/0!	#DIV/0!	
6	Greater Than 5,000.00 to 6,250.00	-	-	#DIV/0!	#DIV/0!	
7	Greater Than 6,250.00 to 8,000.00	-	-	#DIV/0!	#DIV/0!	
8	Greater Than 8,000.00 to 10,000.00	-	-	#DIV/0!	#DIV/0!	
9	Greater than 10,000.00	-	-	#DIV/0!	#DIV/0!	
	Sub Total	-	-	#DIV/0!	#DIV/0!	
Corporate						
1	From 0.00 to 500.00	No. of Accounts	Amount (GHS)	% No. of Accounts	% Amount	
2	Greater Than 500.00 to 1,000.00	-	-	#DIV/0!	#DIV/0!	
3	Greater Than 1,000.00 to 2,000.00	-	-	#DIV/0!	#DIV/0!	
4	Greater Than 2,000.00 to 3,000.00	-	-	#DIV/0!	#DIV/0!	
5	Greater Than 3,000.00 to 5,000.00	-	-	#DIV/0!	#DIV/0!	
6	Greater Than 5,000.00 to 6,250.00	-	-	#DIV/0!	#DIV/0!	
7	Greater Than 6,250.00 to 8,000.00	-	-	#DIV/0!	#DIV/0!	
8	Greater Than 8,000.00 to 10,000.00	-	-	#DIV/0!	#DIV/0!	
9	Greater than 10,000.00	-	-	#DIV/0!	#DIV/0!	
	Sub Total	-	-	#DIV/0!	#DIV/0!	
Other Accounts						
1	From 0.00 to 500.00	No. of Accounts	Amount (GHS)	% No. of Accounts	% Amount	
2	Greater Than 500.00 to 1,000.00	-	-			
3	Greater Than 1,000.00 to 2,000.00	-	-			
4	Greater Than 2,000.00 to 3,000.00	-	-			
5	Greater Than 3,000.00 to 5,000.00	-	-			
6	Greater Than 5,000.00 to 6,250.00	-	-			
7	Greater Than 6,250.00 to 8,000.00	-	-			
8	Greater Than 8,000.00 to 10,000.00	-	-			
9	Greater than 10,000.00	-	-			
	Sub Total	0	-	0	0	
GRAND TOTAL		0	-	#DIV/0!	#DIV/0!	

ANNEX 5

GDPC 5- Distribution of Insured Deposits by Aggregation of Accounts Per Depositors in Ghana Cedis

GDPC 5 - DISTRIBUTION OF DEPOSIT BY AGGREGATION OF ACCOUNTS PER DEPOSITORS IN GHANA CEDIS						
NAME OF INSTITUTION:						
INSTITUTION ID:						
REPORTING DATE:						
CONTACT PERSON:						
CONTACT PERSON JOB TITLE:						
EMAIL:						
TITLE:						
EXCHANGE RATE						
	POUND RATE 1:	USD RATE 2:	EURO RATE 3:	YEN RATE 4:	YUAN RATE 5:	OTHERS RATE 6:
Aggregated Depositor Balances (GHS)	No. of Depositors - Integer Number	No. of Accounts - Integer Number	Total Aggregated Deposits (GHS) - Number 15-2	%No. of Depositors	%No. of Accounts	% Total Aggregated Deposits
From 0.00 to 500.00				#DIV/0!	#DIV/0!	#DIV/0!
Greater Than 500.00 to 1,250.00				#DIV/0!	#DIV/0!	#DIV/0!
Greater Than 1,250.00 to 2,000.00				#DIV/0!	#DIV/0!	#DIV/0!
Greater Than 2,000.00 to 3,000.00				#DIV/0!	#DIV/0!	#DIV/0!
Greater Than 3,000.00 to 5,000.00				#DIV/0!	#DIV/0!	#DIV/0!
Greater Than 5,000.00 to 6,250.00				#DIV/0!	#DIV/0!	#DIV/0!
Greater Than 6,250.00 to 8,000.00				#DIV/0!	#DIV/0!	#DIV/0!
Greater Than 8,000.00 to 10,000.00				#DIV/0!	#DIV/0!	#DIV/0!
Greater than 10,000.00				#DIV/0!	#DIV/0!	#DIV/0!
Total	0	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!

OFFICE USE ONLY

ANNEX 7

E-Money (Mobile Money) Pooled (Trust) Accounts / Float Accounts details

NAME OF INSTITUTION:											
REPORTING DATE:											
CONTACT PERSON:											
CONTACT PHONE NUMBER:											
MMMO NUMBER	SURNAME	MIDDLE	FIRST NAME	DOB	ADDRESS	ID TYPE	ID NUMBER	GENDER	KYC ACCOUNT TYPE	WALLET BALANCE	ALLOCATED BANK

OFFICE USE

ANNEX 8

GUIDE FOR COMPLETION OF REQUIRED REPORTING TEMPLATES

The tables are required to be completed in Ghana Cedis, with foreign currency denominated deposits converted into Ghana Cedis at the prevailing Bank of Ghana exchange rate on the reporting date.

EXPLANATORY NOTES ON TABLES REPORT HEADER

The following sections of the reporting header must be filled in the manner

1. NAME OF INSTITUTION

The name of institution should be stated as it is on the GPDC license and must be BLOCK letters.

2. REPORTING DATE

The date/period at which the report refers to and not the date it is being populated.

3. CONTACT PERSON

The person who is designated by the Managing Director to be responsible for the report.

4. CONTACT PHONE NUMBER

The phone number of the person who is designated by the Managing Director to be responsible for the report.

5. Email

A reliable email.

GDPC 1 – RETURN ON INSURABLE DEPOSITS

Sec. 13 of The Ghana Deposit Protection Act 2016 (Act 931) defines **Insurable Deposits** by exclusion. From Total Customer deposits a number of deductions are made to arrive at Insurable deposits on which premiums are determined.

The purpose of GDPC 1 is to determine insurable deposits and this is done by deducting the exclusions from the total deposits.

GDPC 1 also has the appendices which give the details of every item.

6. TOTAL DEPOSITS

Sec. 53 of The Ghana Deposit Protection Act 2016 (Act 931) defines a **Deposit** as a sum of money paid by the depositor to a bank or a specialised deposit-taking institution on condition that the money is to be repaid by the bank or specialised deposit-taking institutions either on demand or at an agreed time by that bank or specialised deposit-taking institution with or without interest or premium under applicable legal and contractual conditions, without the depositor providing property, giving a service or security

Total Deposit is equal to the aggregate of all customer deposits in the bank/SDI i.e.

By type: savings, current, fixed, others, and

By ownership: individual, sole proprietor, joint, corporate, trust account, etc.

Total Deposits will also include deposits of other banks and other financial intermediaries.

7. INSURABLE DEPOSITS

Means: Total Deposits less all the exceptions / exclusions listed in Sec. 13 of Act 931 as amended, and explained below.

EXCEPTIONS

a) *Account for which a depositor has not been identified*

Means an account where the bank/SDI does not have the details of the identity of the beneficiary – could include unclaimed items

b) *Account that is frozen in compliance with a court order*

Means an account on which there is a freeze order or instructions to freeze but order yet to be effected by the bank or SDI.

c(i) *The account(s) of a director or Key Management Personnel*

This exclusion applies to the account(s) of a person, by whatever name called, who is responsible for the conduct and management of the business of the corporate body, in this case the bank or SDI. This includes the accounts of executive and non-executive directors.

Key Management Personnel Means account(s) held by the following persons:

Chief Executive Officer, Deputy Chief Executive Officer, Chief Operating Officer, Chief Finance Officer, Board Secretary, Treasurer, Chief Internal Auditor, Chief Risk Officer, Head of Compliance, Anti-Money Laundering Reporting Officer, Head of Internal Control Functions, Chief Legal Officer, the Manager of a significant business Unit of the bank, a specialised deposit-taking institution, a financial holding company or a person with similar responsibilities. (Sect 156, Act 930)

c(ii) *The account(s) of Key Management Personnel*

Means accounts held by the director or Key Management Personnel of the institution who has worked with the bank or specialised deposit-taking institution for at least three years preceding the submission of data for that institution.

c(iii) *deposits of an accounting or audit firm, a partner of that accounting or audit firm, and a manager of that audit firm or accounting firm who is in charge of performing the external audit of the financial statements of the bank or SDI for at least the three years preceding the date of submission of data by the institution.*

Means accounts held by the accounting or Audit firm itself, or a partner or manager responsible for the audit of the financial statements of the bank or specialised deposit-taking institution for at least three years preceding the initiation of liquidation proceedings against the bank/SDI.

c(iv) *a deposit that is used as a collateral for loan or other obligation with the bank or SDI*

Means a deposit that is used as a collateral for loan or other obligation with the bank or SDI

d1) *Deposits held by financial institutions*

Means deposits held by financial institutions, including pension fund, retirement fund, insurance company, collective investment scheme as well as deposits held by local government, central government and administrative authorities.

d1.1) Deposits held by banks

Means deposits held by other banks with the bank/SDI, including clearing accounts, call accounts, etc.

d1.2) Deposits held by other financial institutions

Means deposits held by other financial institutions (e.g. Savings and Loans Companies, Microfinance Companies, Finance Houses, Credit Unions etc.

d2) and d3) Deposits held by pension funds/ retirement fund

Means deposits held by Pension Funds (e.g. provident funds, tier 2 funds)

d4) Deposits held by insurance company

Means deposits held by insurance companies

d5) Deposits held by collective investment scheme

Means deposits held by Collective Investment Schemes such as EPack, Unit Trust, etc.

d6) Deposits held by local government

Means deposits held by Metropolitan, Municipal and District Assemblies.

d7) Deposits held by central government

Means deposits held by Ministries, Departments and Agencies of central government.

d8) Deposits held by administrative authority

Means deposits held by administrative authorities e.g. Authorities set up by Acts of Parliament.

e1) Deposits held in a foreign branch of a bank/SDI incorporated in Ghana

Means deposits held in a foreign branch of a Ghana-incorporated bank/SDI.

e2) Deposits held in a subsidiary of that bank/SDI (incorporated in Ghana) operating in a foreign country

Means deposits held in a deposit taking subsidiary of a Ghana incorporated bank/SDI operating in a foreign country.

GDPC 2 – DISTRIBUTION OF DEPOSIT ACCOUNTS BY SIZE IN GH¢

The purpose of this return is to provide the Corporation with information on the detailed breakdown of deposits by size. The breakdown of accounts by size should be done using the ranges provided in table and in addition indicate the number of accounts in each range and the total amount as well as their percentage shares relative to total number of accounts and total of the deposits.

OFFICE USE

GDPC 3 – DISTRIBUTION OF DEPOSIT ACCOUNTS BY TYPE IN GHANA CEDIS

We provide guidance on the type of accounts as follows:

1. **Current Account** – An account for which money could be withdrawn without notice. Typically, an active account catering for frequent deposits and withdrawals
2. **Savings Account** – is an interest-bearing deposit account held at a bank or another financial institution that provides a modest interest rate. It is an account used to deposit money and earn interest over time.
3. **Time Deposit** – Is an interest bearing bank deposit that has a specified date of maturity. It provides investors with a higher rate of interest than a regular savings account.
4. **Special Purpose Account (Mobile Money) Pool or float Account** – An account which is used for the purpose of pooling funds receivable/received for specific uses such Mobile Money Pool Accounts

The ranges and other parameters follow the guidance as in GDPC 2.

GDPC 4 – DISTRIBUTION OF ACCOUNTS BY OWNERSHIP IN GHANA CEDIS

Guidance on these accounts are as follows:

1. Individual Account – An account opened and held in the name of a natural person.
2. Joint Account – An account opened and shared by two or more persons.
3. Trust Account – An account opened by an individual, company, association or group for the benefit of another party. (The Beneficiary)
4. Nominee Account – An account that is held by an agent, a guardian, a broker or a Court for the benefit of a principal or ward, a minor or a patient as the case may be.
5. Sole Proprietorship Account – An account opened by a natural person for his or her businesses which is registered as sole proprietorship. Includes Enterprise accounts.
6. Partnership Accounts – An account opened and operated by a legally registered partnership firm.
7. SME - An account opened and operated by a legally registered Small and Medium Sized Enterprise.
8. Corporate - An account opened and operated by a legally registered Corporate entity such as a limited liability company.
9. Other Accounts – Any other accounts not mentioned above.

The ranges and other parameters follow the guidance in GDPC 2.

GDPC 5 – DISTRIBUTION OF INSURABLE DEPOSIT BY AGGREGATION OF ACCOUNTS PER DEPOSITORS IN GH¢

The purpose of this return is to provide the Corporation with information on the detailed breakdown of insurable deposits by size and by aggregation. The breakdown of accounts by size should be done using the ranges provided in the table and in addition indicate the number of accounts in each range and the total amount as well as their percentage shares relative to total number of accounts and total of the deposits.

The ultimate goal of this return is to get an aggregation of accounts per depositor. Indicate the total number of accounts as well as total number of depositors that hold these accounts.

The total amount and number of accounts in **GDPC 5** should be equal to the insurable deposit amount and number of accounts in **GDPC 1**.

Also Number of depositors should be equal to or less than number of accounts.

GUIDE FOR COMPLETION OF SINGLE CUSTOMER VIEW(SCV)

The SCV file is a detailed register of all depositors /account holders of an institution. The purpose is to aid reimbursement of depositors in case of institution failure.

1. BANK SPECIFIC CUSTOMER IDENTIFICATION NUMBER (CIN)

This is the unique identifier the bank/SDI gives to their customer. This unique ID is institution specific and differs from one institution to the other.

2. CUSTOMER TYPE

The type of the customer: Personal and joint, Non-personal such as companies etc.

3. TITLE

The title of the customer i.e. Mr/Ms./Mrs/Dr.

4. FIRST NAME

The first name of the customer.

5. MIDDLE NAME

The middle name of the customer if any.

6. SURNAME

The Surname of the customer.

7. PREVIOUS NAME

Please indicate any previous names that has been used by the customer.

8. DOB (DATE OF BIRTH)

The date of Birth of the customer in this format DD-MM-YYYY. E.g. 28-09-1985. Or the date of registration of the company.

9. GENDER

The gender of the customer i.e. Male or Female

10. ID TYPE

The type of ID of the customer i.e. Passport, National ID, Driver's License, Voter's ID, NHIS Card.

11. ID NUMBER

The ID number of the type of ID chosen.

12. COMPANY NAME

Indicate the name of the company if the customer is a company or the account belongs to a company.

13. COMPANY NUMBER IF ANY

The Registration number (from the Registrar's General) of the Company

14. HOME ADDRESS

The residential address of the customer or location address of the company.

15. POSTAL ADDRESS

The postal address (P.O. Box) of the customer / company. E.g. P.O. Box, CT 54, Accra.

16. COUNTRY

The country of the customer (Nationality) E.g. Ghana if customer is Ghanaian.

17. EMAIL

The email of the customer.

18.MAIN PHONE NUMBER

The main phone number of the customer /company.

19.MOBILE MONEY NUMBER

The mobile money number of customer. This can be different from the main phone number.

20.ACCOUNT TYPE

The account of the customer by type E.g. Savings, Current, Fixed Deposit, others.

21.ACCOUNT BY OWNERSHIP

The account of the customer by ownership E.g. individual account, joint account, sole proprietorship.

22.ACCOUNT NUMBER

The account number of the customer.

23.PRODUCT NAME

The name given to the type of account E.g. Daakye pa Account.

24.STATUS OF ACCOUNT

Indicate the status of the account E.g. Active, Dormant, Frozen.

25.EXCLUSION TYPE

Indicate the specific type of exclusion E.g. Frozen account, Key Management Personnel, etc.

26.ACCOUNT BRANCH

Branch of the account holder

27.ACCOUNT BALANCE (OWN BALANCE SHARE FOR JOINT ACCOUNTS)

Indicate the share of the customer if the account is a joint account.

28.AUTHORIZED NEGATIVE BALANCE

Indicate the amount if the customer has a negative balance.

29.EXCHANGE RATE

The Bank of Ghana rate of exchange to the cedi.

30.ACCOUNT BALANCE IN CEDIS

The account balance in Foreign currency multiplied by the exchange rate

31.DEDUCT OVERDUE LOANS

An overdue loan is a loan that has not been paid as of the due date.

32.AGGREGATE BALANCE

This is the summation of all account balances owned by a customer.

33.AGGREGATE LESS OVERDUE LOAN

This is the difference between aggregate balance and overdue loans.

34.COMPENSATABLE BALANCE

The balance on which compensation will be calculated.