

# RIGHT TO INFORMATION MANUAL



GHANA DEPOSIT PROTECTION CORPORATION.

## **TABLE OF CONTENT**

### Contents

<b>1.0 OVERVIEW .....</b>	<b>3</b>
<b>2. VISION AND MISSION OF GDPC .....</b>	<b>3</b>
<b>3. DEPARTMENTS OF GDPC AND DESCRIPTION OF THEIR ACTIVITIES .....</b>	<b>4</b>
<b>3.1 Departments of GDPC .....</b>	<b>4</b>
<b>3.2 Responsibilities of the Institution .....</b>	<b>4</b>
<b>3.3 Departments and their Activities .....</b>	<b>5</b>
<b>4. CLASSES AND TYPES OF INFORMATION HELD BY THE CORPORATION. ....</b>	<b>10</b>
<b>5. PROCESSING AND DECISION ON APPLICATION .....</b>	<b>12</b>
<b>5.1 Written Application.....</b>	<b>12</b>
<b>5.2 Oral Application.....</b>	<b>13</b>
<b>6. PROCESSING OF REQUEST FOR INFORMATION. ....</b>	<b>14</b>
<b>7. EXEMPT INFORMATION.....</b>	<b>14</b>
<b>8 AMENDMENT OF PERSONAL RECORDS. ....</b>	<b>16</b>
<b>8.1 How to apply for an Amendment .....</b>	<b>16</b>
<b>9. FEES AND CHARGES FOR ACCESS TO INFORMATION (SECTION 75 OF RTI ACT).....</b>	<b>17</b>
<b>APPENDIX A .....</b>	<b>18</b>
<b>APPENDIX B.....</b>	<b>20</b>
<b>APPENDIX C .....</b>	<b>23</b>

## 1.0 OVERVIEW

This Right to Information Manual ("The Manual") seeks to make available to the public and applicants for information the classes of information accessible in this institution. It reveals the various departments and structures within this institution and specific classes of information that can be obtained from each of them. The Manual has been compiled in compliance with section 3 of the Right to Information Act, 2019 (Act 989). Inspection of this Manual is not to attract any fee or charge since the Manual only seeks to point users to the information available for access within this institution. Request for a copy of this Manual, however, shall attract a charge which covers the unit cost of the Manual.

### 1.1 PURPOSE OF MANUAL

The Ghana Deposit Protection Corporation (GDPC or the Corporation) has been set up pursuant to the provisions of the Ghana Deposit Protection Act, 2016 (Act 931) as amended by the Ghana Deposit Protection Act (Amendment Act), 2018 (Act 968) (the GDP Act) to manage the Ghana Deposit Protection Scheme (the Scheme). The object of the Scheme is to:

- a) protect a small depositor from loss incurred by the depositor as a result of the occurrence of an insured event; and
- b) support the development of a safe, sound, efficient and stable market-based financial system in Ghana by ensuring prompt payouts to insured depositors on the occurrence of an insured event.

## 2. VISION AND MISSION OF GDPC

### **GDPC has a Vision:**

*"To be a reliable and efficient Deposit Protection Scheme that is responsive to the needs of depositors."*

### **The Mission of the Corporation is**

*"To build and sustain confidence in the banking system by ensuring protection and making prompt payment to the depositor".*

### **3. DEPARTMENTS OF GDPC AND DESCRIPTION OF THEIR ACTIVITIES**

#### **3.1 Departments of GDPC**

To successfully execute its mandate, GDPC operates with the following departments and units:

1. OPERATIONS AND IT DEPARTMENT
2. LEGAL DEPARTMENT
3. FINANCE AND HUMAN RESOURCE DEPARTMENT
4. PUBLIC RELATIONS DEPARTMENT
5. RISK AND STRATEGY
6. INTERNAL AUDIT
7. PROCUREMENT UNIT
8. INFORMATION UNIT

#### **3.2 Responsibilities of the Institution**

The Ghana Deposit Protection Corporation is set up to manage the Ghana Deposit Protection Scheme. The responsibilities of GDPC under the GDP Act include:

- (a) require each member of the Scheme to submit to the Corporation, information or data relating to its operations;
- (b) determine details of the information required to be submitted by each member of the Scheme, the form in which the information is to be reported and the time or interval of time at which reporting is required;
- (c) determine the levels of insurance premium for members of the Scheme and collect the premium from the members for the purpose of insuring the deposits;
- (d) set the coverage limits for insured deposits;
- (e) invest the assets of the Scheme either directly or indirectly through an external asset manager in accordance with the GDP Act;
- (f) payoff insured depositors in accordance with the GDP Act
- (g) cooperate with the Bank of Ghana in exchanging information relevant to the attainment of the objects of the Scheme;
- (h) collaborate with international deposit insurance bodies;

- (i) promote and undertake a sustained communication and public awareness of the deposit insurance system using various communication strategies, tools and outlets; and
- (k) do any other thing incidental to the efficient performance of the functions specified in the preceding paragraphs.

### 3.3 Departments and their Activities

DEPARTMENT.	ACTIVITIES.
OPERATIONS AND IT DEPARTMENT	<p>The Operations and IT Department is responsible for:</p> <ul style="list-style-type: none"> <li>• Managing the payout process to insured depositors.</li> <li>• Conducting both offsite and onsite examinations of member institutions.</li> <li>• Managing the assessment and collection of premiums.</li> <li>• Managing the technology infrastructure of the Corporation.</li> </ul>
LEGAL	<p>The Legal Department is responsible for:</p> <ul style="list-style-type: none"> <li>• Acting as legal advisors to the Corporation's other departments, Management and the Board.</li> <li>• Managing or assisting to manage the legal risks, legal exposures or reputational risks of the Corporation.</li> <li>• Preparing the compliance framework of the Corporation and monitoring compliance with applicable legislation.</li> </ul>

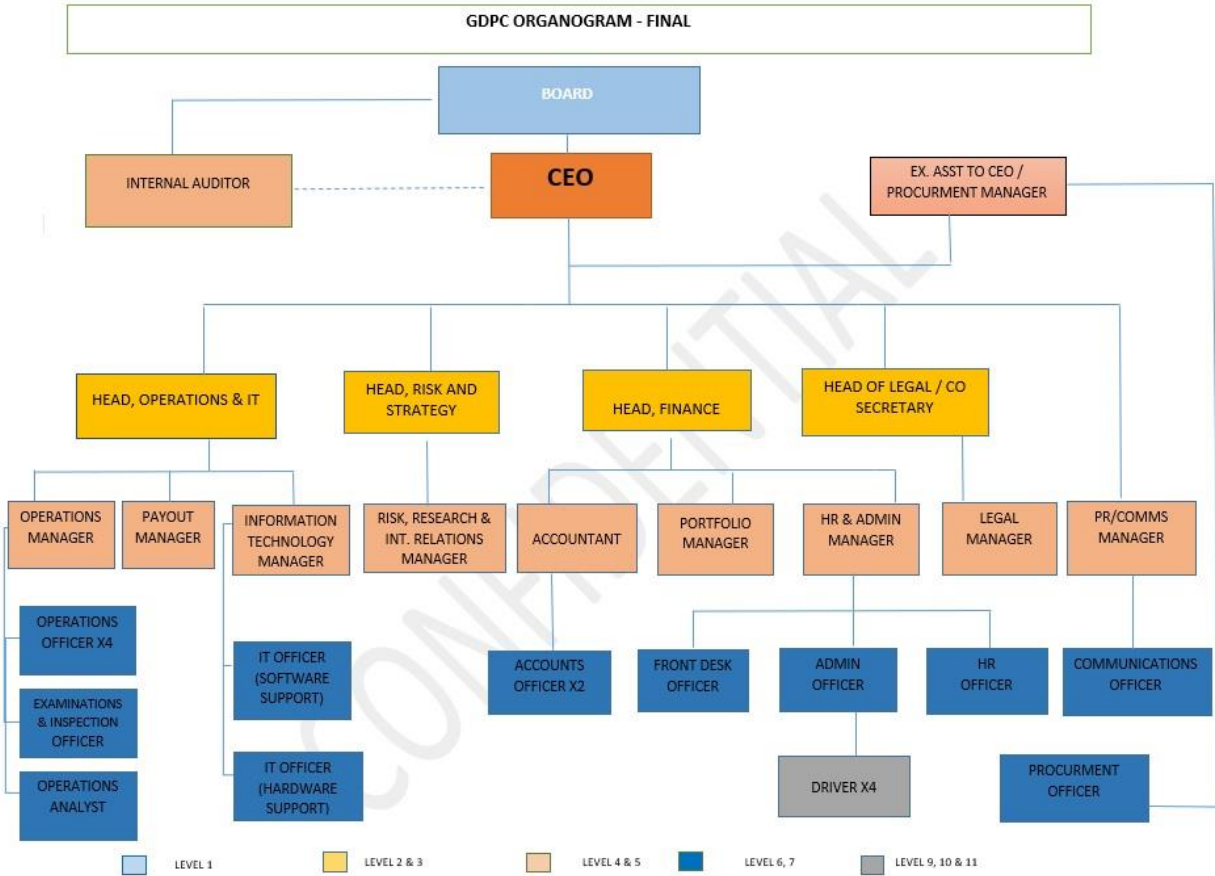
<p>FINANCE AND HUMAN RESOURCE</p>	<p>The Human Resources and Administration Department is responsible for:</p> <ul style="list-style-type: none"> <li>• Managing the files of staff in the Corporation on recruitment, leave, promotion, salary issues, transfer, performance appraisals.</li> <li>• Initiating strategies and facilitating the career planning of staff of the Corporation. The Department ensures the promotion of staff based on approved requirements.</li> <li>• Initiating the review and development of career training policies and guidelines. Collating the training needs identified through staff performance appraisal systems for implementation.</li> <li>• Developing the framework for institutional and staff performance management, including staff appraisal and performance contracts.</li> </ul> <p><b>Administration</b></p> <ul style="list-style-type: none"> <li>• The proper management of the Corporation's office and the provision of an efficient transport system for the Corporation.</li> </ul> <p><b><u>Finance</u></b></p> <ul style="list-style-type: none"> <li>• Facilitating the release of funds and authorization for disbursement.</li> <li>• Preparation of Annual Budgets.</li> </ul>
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	<ul style="list-style-type: none"> <li>• Examining and verifying the authenticity and accuracy of payment vouchers before authorizing payment.</li> <li>• Managing the Investment portfolio of the Corporation</li> </ul>
PUBLIC RELATIONS	<p>The Public Relations Department is responsible for:</p> <ul style="list-style-type: none"> <li>• Developing, implementing and reviewing communication strategies to the public.</li> <li>• Communicating the Corporation's policies, programs, projects and activities to the public.</li> <li>• Receiving and managing client responses and inquiries.</li> <li>• Managing the image of the Corporation both within and outside Ghana by disseminating the Corporation's policies, activities and procedures.</li> </ul>
RISK AND STRATEGY	<p>The Risk and Strategy Department is responsible for ensuring a systematic, disciplined approach to evaluating and improving the effectiveness of risk management controls and the administrative process of the Corporation.</p>
INTERNAL AUDIT	<p>The Internal Audit Department is responsible for:</p> <ul style="list-style-type: none"> <li>• Ensuring the Corporation's compliance with relevant laws and statutes in line with the compliance framework developed by the Legal Department.</li> </ul>

	<ul style="list-style-type: none"> <li>• Evaluating internal controls and making recommendations.</li> <li>• Evaluating the Corporation's processes and assessing the Corporation's risk management efforts.</li> </ul>
PROCUREMENT UNIT	The Procurement Unit is responsible for the procurement of all budgeted and approved items and services for the Corporation in line with the Public Procurement Act, 2003 (Act 663).
INFORMATION UNIT	The Information Unit is responsible for receiving and processing applications for information and producing the information within the procedures and periods as prescribed by law.



# GDPC ORGANOGRAM



#### 4. **CLASSES AND TYPES OF INFORMATION HELD BY THE CORPORATION.**

##### CLASSES AND TYPES OF INFORMATION

List of various classes of information in the custody of the Corporation:

##### **Operations and IT Department**

- SCV – Single customer View – Granular data of all customers in a Bank
- Monthly Balance sheet and Income statements of some Member institutions.
- Onsite Examination information. These are.
  - Trial Balances of Members
  - Audited Financial statements
  - Management accounts
  - Data on customer base of the bank

##### **Legal**

- Minutes of Board Meetings
- Minutes of Board Committee Meetings
- Contract Documents
- Policies and Manuals of the Corporation
- Board Members' Data and information
- Court files
- Documents relating to the Corporation's compliance functions

##### **Human Resource Department**

- HR Annual Work Plan
- Staff List
- Bio Data of Staff
- Complete staff file (containing everything pertaining to staff)
- Staff Payroll Data
- Training Plan
- Job Descriptions of Staff

- Performance Contract, Mid-year and End of year Staff Appraisal Reports
- Performance Agreement Reports
- Staff Self-Assessment Reports
- Staff Movement Reports
- Staff Attendance Reports
- Staff Training Reports

### **Public Relations**

- Media Monitoring Reports
- Press Briefing Reports
- Website and Social Media Reports
- Public Relations Reports
- Press Releases
- Pictures and Videos of Corporation's Activities
- Newsletters
- New Stories
- Artworks for Corporation's Programs
- Communications Plans
- Posts on Facebook, Twitter and Instagram.

### **Internal Audit Unit**

- Strategic Internal Audit Plan
- Risked Based Annual Internal Audit Work Plan
- Internal Audit Reports.

### **Finance**

- Annual Budget Report
- Quarterly Budget Implementation Reports
- Information Sector Mid and End of Year Report 47.
- Annual Action Plan
- Monitoring and Evaluation Framework 50. Sector Media Report.

### **Procurement**

- Entity Tender Committee Meeting Minutes
- Requisition forms
- Statutory Documents for firms
- Tender Documents

- Process Evaluation Minutes
- Process Evaluation Reports
- Contract Award letters
- Acceptance Letters from successful firms
- Awarded Contracts
- All other Tender Application Documents

#### **Right to Information Unit**

- Right to Information Annual Report
- Information Manual
- Monthly Information Reports
- Mid and End of year Reports

## **5. PROCESSING AND DECISION ON APPLICATION**

Section 18 of the RTI Act provides specific guidelines for application for access to information kept by a public institution. It is thus important that a request for information from the Corporation be made in accordance with provisions under this section. The Information Officer of the Corporation is responsible for dealing with applications made to the Corporation. To request information under the RTI Act from the Corporation, applicants are to follow these basic procedures.

Application made to the Corporation for information shall be made either orally or in writing to the Information Unit of the Corporation. Application by any person or organization who seeks access to information in the custody of the Corporation can be made in writing, using the standard RTI Application Form. (See Appendix B for the Standard RTI Application Form). A copy of the form can be downloaded or completed and submitted electronically on the Corporation's website. An Applicant may also submit their own drafted application.

### **5.1 Written Application**

In making a written request, the following information must be provided:

- Date of the Application.
- Name of the applicant or the person on whose behalf an application is being made.
- Name of the organization represented by the applicant.

- Available contact details of the applicant or address of the person/organization on whose behalf an application is being made (Telephone Number, Email, Postal Address, Fax).
  - Brief description of information being sought. (Applicants are to specify the class and type of information including cover dates).
  - Payment of relevant fee, if applicable.
  - Signature/ thumbprint
- c. Provision of identification. The applicant must present at least one (1) of the following valid identification cards (IDs) to serve as proof of identity:
- Driver's License.
  - Passport.
  - National ID.
  - Voter's ID.
- d. The applicant should state the format of information being requested and the mode of transmission. Example (do you need certified true copy, normal photocopy or electronic copies. Would you want to receive it through a postal address, e-mail, courier services?).

An application for information made in writing shall contain sufficient description or particulars of the information sought to enable the information to be identified. The Applicant shall indicate the form and manner of access required, such as whether to inspect the information or request for copies of the information in hardcopy or electronic form.

Where the application is being made on behalf of another person, the Applicant shall state and prove the capacity of the applicant to the satisfaction of the Information Officer to whom the application is made. The application shall state the name of the applicant, an address to which a communication or notice can be sent and an identification of the Applicant. The Applicant shall also sign the application.

## **5.2 Oral Application**

Where a request is made orally, the request shall be reduced into writing by the Information Officer to whom the application is made. The Information Officer shall give a copy of the written request as recorded to the Applicant for confirmation of the content and authentication. Where the applicant is illiterate, and the request

has been reduced into writing, the Information Officer or a person authorized by the Information Officer shall clearly and correctly read and explain the written request to the understanding in the language of the Applicant's choice in the presence of a witness.

The witness shall endorse on the face of the request that:

*"the request was read to the applicant in the language the applicant understands, and the applicant appeared to have understood the content of the request."*

The Information Officer shall then instruct the applicant to make a thumb print or mark on the request.

## **6. PROCESSING OF REQUEST FOR INFORMATION.**

The Information Officer or designated Information Officer shall upon receipt of the application make a determination as to whether the information which is requested is necessary to safeguard the rights and liberties of a person within the ambit of s. 23 (7)

Where the application does not fall within the ambit of s. 23 (7), the Right to Information Officer shall, within 14 days of receiving the request, engage the relevant persons within the Corporation and the information generating directorate to confirm the availability of the information requested.

A response to an application for information shall extend beyond the 14 days, where the application

- a) is for a large volume of information or necessitates a search through many records and compliance with the original time limit would unreasonably interfere with the operations of the public institution,
- b) the information requested has to be gathered from more than one source, or
- c) consultations with a person outside the public institution are required and cannot reasonably be complied with within the time limit.

## **7. EXEMPT INFORMATION**

Information set out in sections 5 to 16 of the RTI Act are exempt from release. Specifically, any application for information which falls within the below listed exemption shall be refused:

- a) Information whose disclosure can reasonably disrupt, endanger, impede or interfere with law enforcement and public safety.
- b) Information which contains trade secrets or financial, commercial, scientific or technical information that belongs to the State or the Corporation and the information has monetary or a potential monetary value.
- c) information whose disclosure can reasonably be expected to affect the integrity or stability of the financial system or, damage the financial interests of the State or the Corporation or the ability of the State to manage the national economy.
- d) information, the disclosure of which can reasonably be expected to cause a disruption of business or trade in the country.
- e) information the disclosure of which can unduly benefit or be injurious to a person because it provides prior information about future economic or financial measures to be introduced by the Government or the Corporation;
- f) Information which contains criterion, procedure, position or instruction that relates to negotiations being carried on or to be carried on by or on behalf of the State or the Corporation, the disclosure of which shall be injurious to national security and economic development.
- g) Information which would reveal a trade secret, research, scientific, technical, commercial, financial or labor related information supplied in confidence is exempt from disclosure if the disclosure of that information can reasonably be expected to:
- prejudice the competitive position of a person, a group of persons or an organization.
  - adversely affect negotiations with a third party.
  - result in undue loss or gain to a person, a group, a financial institution or any other body; or
  - result in the Corporation not being supplied with similar information where it is in the public interest that the similar information be supplied to the Corporation.
- h) Information whose disclosure will reveal

- an opinion, or an advice given, or
  - a recommendation, consultation or deliberation made to the Corporation and is likely to undermine the deliberative process in the Corporation.
- i) Information whose disclosure can reasonably affect the security of the state.
  - j) Economic information and any other interests prior to official publication.
  - k) Economic information of third parties.
  - l) Information whose disclosure can reasonably infringe on Parliamentary privilege, prejudice fair trial, constitute contempt of court.
  - m) Privileged information.
  - n) Information on personal matters/Personal Information.

Where the information requested shall be refused, the Information Officer or designated Information Officer shall notify the applicant within 14 days of receiving the application, communicating the refusal of the application and the reason for the refusal. Where the information is considered as exempt, the Information Officer or designated Information Officer shall state the section and reason on which the refusal was based.

## **8 AMENDMENT OF PERSONAL RECORDS.**

A person given access to information contained in records of the Corporation may apply for an amendment of the information if the information represents the personal records of that person and in the person's opinion, the information is incorrect, misleading, incomplete or out of date.

### **8.1 How to apply for an Amendment**

8.1.1 The application for Amendment should be in writing indicating and state:

- a) Name and proof of identity,



- b) Particulars that will enable the records of the Corporation identify the applicant,
- c) The incorrect, misleading, incomplete or the out-of-date information in the record,
- d) Signature of the applicant.

8.1.2 Where an applicant claims his records are incomplete or out of date, the application should be accompanied with:

- a) the relevant information which the applicant considers necessary to complete the records,
- b) The address to which a notice shall be sent should be indicated,
- c) The application can then be submitted at the office of the Corporation.
- d) A statutory declaration must also be attached.

## **9. FEES AND CHARGES FOR ACCESS TO INFORMATION (SECTION 75 OF RTI ACT)**

9.1 The Act mandates Parliament in Section 75 to approve a fee that the Corporation can charge. However, fees shall apply to only the three circumstances stated below:

- a) Request for information in a language other than the language in which the information is held. s.75(3).
- b) When request is made for a written transcript of the information, a reasonable transcription cost may be requested by the Information Officer. s.75 (4).
- c) Cost of media conversion or reformatting. s.75 (5).

9.2. Fees are not payable for the following under Section 75 (2)

- a) reproduction of personal information
- b) information in the public interest,
- c) information that should be provided within a stipulated time under the RTI Act
- d) an applicant who is poor or has a disability.
- e) time spent by the Information Officer in reviewing the information
- f) time spent by the Information Officer to examine and ensure the information is not exempt.
- g) preparing the information.

Section 76 subjects the retention of charges received by the Corporation to the Constitution. Thus, the Corporation is authorized to retain charges received under the RTI Act to be used only to defray expenses incurred by the Corporation in the performance of functions under the Act. The charges shall be paid into a bank account opened for the purpose.

**APPROVED AND DATED THE 11<sup>TH</sup> DAY OF DECEMBER 2024**

**SIGNED:**

.....  
**DR. ERNEST ADDISON**  
**BOARD CHAIRMAN**

## APPENDIX A

This Glossary presents clear and concise definitions for terms used in this manual that may be unfamiliar to readers listed in alphabetical order. Definitions for terms are based on section 84 of the RTI Act.

<b>TERMS</b>	<b>DEFINITION</b>
Access	Right to Information
Access to information.	Right to obtain information from public institutions.
Contact Details	Information by which an applicant and an Information Officer may be contacted
Court	A court of competent jurisdiction
Designated Officer.	An officer designated for the purposes of the Act who perform similar role as the Information Officer
Exempt information	Information which falls within any of the exemptions specified in sections 5 to 16 of the Act
Function	Powers and duties
Government Information	Any authority by which the executive authority of the Republic of Ghana is duly exercised Information according to the Act includes recorded matter or material regardless of form or medium in the possession or under the control or custody of a public institution whether or not it was created by the public institution, and in the case of a private body, relates to the performance of a public function.
Information Officer.	The Information Officer of a public institution or the officer designated to whom an application is made
Public	Used throughout this document to refer to a person who requires and/or has acquired access to information.
Public Institution	Includes a private institution or organization that receives public resources or provides a public function
Right to Information	The right assigned to access information
Section	Different parts of the RTI Act.

**APPENDIX B**

Reference No.:

**APPLICATION FOR ACCESS TO INFORMATION UNDER THE RIGHT TO INFORMATION ACT,  
2019 (ACT 989)**



1.	<b>Name of Applicant:</b>						
2.	<b>Date:</b>						
3.	<b>Public Institution:</b>						
4.	<b>Date of Birth:</b>	<b>DD</b>	<b>MM</b>	<b>YYYY</b>			
5.	<b>Type of Applicant:</b>	Individual	Organization/Institution				
6.	<b>Ghana Card:</b>						
7.	<b>If Represented, Name of Representative:</b>						
7 (a).	<b>Capacity of Representative:</b>						
8.	Type of Identification:	<input type="checkbox"/>	National ID Card	<input type="checkbox"/>	Passport	<input type="checkbox"/>	Voter's ID
		<input type="checkbox"/>	Driver's License				
8 (a).	<b>Id. No.:</b>						

<b>9.</b>	<b>Description of the Information being sought (specify the type and class of information including cover dates. Kindly fill multiple applications for multiple requests):</b>
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<b>10.</b>	<b>Manner of Access:</b>	<input type="checkbox"/> <b>Inspection of Information</b> <input type="checkbox"/> <b>Copy of Information</b> <input type="checkbox"/> <b>Viewing / Listen</b> <input type="checkbox"/> <b>Written Transcript</b>  Translated (specify language)
<b>10 (a).</b>	<b>Form of Access:</b>	<input type="checkbox"/> <b>Hard copy</b> <input type="checkbox"/> <b>Electronic copy</b> <input type="checkbox"/> <b>Braille</b>
<b>11.</b>	<b>Contact Details:</b>	Email Address _____  Postal Address _____  Tel: _____

12.	Applicant's signature/thumbprint:	
13.	Signature of Witness (where applicable) <i>"This request was read to the applicant in the language the applicant understands, and the applicant appeared to have understood the content of the request."</i>	

## APPENDIX C

### CONTACT DETAILS OF GDPC'S INFORMATION UNIT

Name of Information /designated officer.

Sandra E. B.B. Anaman
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Telephone /Mobile Number of Information Unit.

0302 739656 Ext. 5108
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Postal Address of Institution.

P.O. Box CT 9273
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