



1- Customer identification

Branch: Date:

Mobile App Mobile Web

Title Surname

First name Other names

Gender: M F Profession/Occupation

2- SUBSCRIBERS DETAILS

Subscriber 1

Account Number: Address:

City: Email Address: Mobile No:

Valid mean of Identification: Passport Resident Card National ID

Identification No:

Subscriber 2

Account Number: Address:

City: Email Address: Mobile No:

Valid mean of Identification: Passport Resident Card National ID

Identification No:



3- DECLARATION

By signing this form I/We declare that I/We have read and accepted the specific and general conditions of SG Ghana Connect. I/We guarantee the truthfulness of the statements provided in this form and undertake to inform SG Ghana of any subsequent changes.

4- SIGNATURE

Signature to be preceded by “read and approved”

Signature to be preceded by “read and approved”

Subscriber 1

Subscriber 2

FOR OFFICIAL USE ONLY

Customer ID:

Confirmed and approved by:

Name of /
Signature of URO:

Name of /signature
branch manager:

Customer verification
stamp:

Branch manager
stamp:



TERMS & CONDITIONS

ARTICLE 1 - PURPOSE OF THE SERVICE

These conditions are set to define subscription and access to a mobile banking service (herein referred to as CONNECT) which SG GHANA or the Bank offers its individual customers.

CONNECT is a smart banking service that enables customers of SG GHANA access their accounts, banking information and perform some operations via a mobile app and the web.

ARTICLE 2 - SERVICE REQUIREMENT

The Subscriber accesses CONNECT via a smart phone, personal computer or other smart devices. He/she is personally responsible for the rental or purchase of these digital devices, internet data as well as maintenance of the hardware and software usage. The Subscriber must have verified compatibility of his/her device with the service (hardware compatibility as stated in the FAQs of the service). The Bank shall make best effort to maximize compatibility but cannot guarantee the operation of the service on all existing devices on the market. It should be noted that the service is currently available through a mobile app and the web. This contract remains valid for all access regardless of medium used. Access to the service is protected by some personalized security principles which the Subscriber undertakes to protect in accordance with Article 6.2. At the end of each session, the Subscriber must immediately disconnect from the service.

ARTICLE 3 – SERVICE FEATURES

3.1 Transactional and Non-Transactional Services At the launch of CONNECT, services to be offered shall include accounts consultation, products information and performing of transactions. The list of features includes but are not limited to:

- Account and products consultation: current accounts savings accounts term deposit and loan accounts
- Transactions: bank transfers, chequebook request etc.
- Alert setting (account balance alerts, debit alerts, credit alerts, transfer execution, chequebook availability, cash withdrawal, password change, etc.)
- Movements during the day (intra-days)
- Download of bank details
- Other services: geo-location of branches (requires a GPS location agreement of the user on the concerned equipment), change of password, exchange rate and credit simulation

The use of the above services on subscription (date of signature) as well as future services to come shall entail additional costs. The details of the services and charges concerned shall be communicated to the Subscribers.

Acceptance of the charges and terms of use shall result in the use of the service by the Subscriber. The scope of the service is subject to change as referenced in article 13 and 18.

The Subscriber may refer to the various mediums made available to him/her in SG Ghana branches nationwide or call the SG Ghana CONTACT CENTER for detailed explanation of the functionalities of the services.

ARTICLE 4 - DESCRIPTION OF TRANSACTIONS

Subscribers can perform the following:

Account to account transfer. Subscribers can transfer funds between their SG Ghana accounts. Transfers to SG Ghana beneficiaries. Subscribers can transfer funds from their SG Ghana accounts to other beneficiaries within SG Ghana.

Transfers to beneficiaries in other bank. Subscribers can transfer funds from their SG Ghana accounts to beneficiaries of other banks in Ghana only.

N.B All transactions are in local currency only

ARTICLE 5 – SERVICE SUBSCRIPTION

5.1 Eligible Customers

SG GHANA individual customers who are eighteen years and above. The Subscriber must hold at least an SG GHANA current account or savings account. SG GHANA reserves the right to refuse a subscription request without any justification.

5.2 Activating the service The service is activated as soon as the Subscriber enters his/her connection parameters on his/her device as referenced in 6.1.

5.2.1 Excluded Accounts Customers with accounts below are excluded from CONNECT:

- Accounts of persons without legal capacity
- Accounts with garnishee(s) and other court order(s)
- Accounts with disputes - SG GHANA reserves the right to refuse a customer access at the end of the legal disputes.

5.2.2 Limited Access Accounts

Subscribers with joint accounts shall each enjoy limited access to the service. Joint account holders with “AND” signing instructions cannot enjoy transactional functions (transfers, chequebook request ...) on the accounts on which they are co-holders. Only consultation functions are allowed. Each joint holder shall be designated as a Subscriber. Unless otherwise indicated all the provisions of these general terms and conditions will automatically apply to each of the co-holders

5.3 Terms of subscription

Overall transaction limits are defined by SG Ghana for the operation of the service as indicated in article 24.

For safety and security reasons, the device number on which the Subscriber will receive the code to confirm the activation of the service (ACTIVATING code sent by SMS) shall be the number on the Subscriber’s form.

- Where necessary, the Subscriber must first request for modification and follow the existing procedure for modifying and updating his/her phone number.

The Subscriber who subscribes remotely, in addition to the consultation of accounts can only perform limited transactions on his/her accounts until he/she completes and signs the general terms and conditions and present it at any SG Ghana branch. The Subscriber must complete, sign the contract and present it at any SG Ghana branch within 90 days from the date of subscription to enjoy all the functionalities of the service.

ARTICLE 6 - ACCESS TO THE SERVICE

6.1 Accessing the service The activation and access to the service requires the use of four codes:

- User ID: This code consisting of 7 digits, is presented to the subscriber during the subscription process. To facilitate use, the identifier is stored in the service by selecting the option "Remember me".
- Temporary Password: It is a single use 6-digit code delivered to the Subscriber in the subscription contract (special conditions). It is used to initiate the activation of the service on the device and to trigger the sending of the activation code to the Subscriber.
- Activation Key: This single use code is sent by SMS to the subscriber on the device number that was used as contact means and also indicated in the special conditions of this contract. As soon as it initiates the activation of the service, it is used to connect the device to the Subscriber for extra security. The costs relating to the SMS are the responsibility of the Bank.
- Permanent Password: this is a 6-digit code that the Subscriber will define at the end of the service activation process and will be used to access the service and perform transactions. It is the Subscriber's responsibility not to choose a trivial code. For additional security, certain combinations are prohibited and it is recommended that the structure of the permanent password must follow some rules of vigilance: avoid repetitive numbers or a series of numbers (e.g. 111111, 123456). Also, it is advisable to avoid numbers easily accessible to other malicious users (date of birth, car registration number etc.).

6.2 Security Principles The permanent password is strictly personal. It is the responsibility of the Subscriber to keep it secret and not disclose it to anyone. For safety reasons, access to the service is temporarily blocked after three (3) incorrect entries of the permanent password. If the Subscriber forgets, loses or blocks his/her permanent password the Subscriber may request for the generation of a new password by calling SG GHANA CONTACT CENTER on 0302214314.

ARTICLE 7 – SUSPENSION OF SUBSCRIPTION

7.1 Access to SG GHANA CONNECT is the sole responsibility of the subscriber thus SG GHANA cannot be held responsible for loss, theft or borrowing of his/her device. 7.2 It is in the interest of the Subscriber to inform SG GHANA as soon as possible of any circumstance preventing access to the service including the loss or theft of his/her device, change of phone number (referenced in the specific bconditions) and termination of his/her internet connection.

7.3 The bank shall be informed during the opening hours of branches and the Contact Center and by any means for the suspension of the service. The Bank shall not be held responsible for the consequences of any disruption that does not come directly from the Bank to the Subscriber.

7.4 The Subscriber is responsible for the strict compliance with the provisions of Article 6.2. The Bank only assumes responsibility if the Subscriber's password is used after he/she had made a formal request for suspension of the service and the request had been acknowledged by the Bank.

7.5 All operations performed by the Subscriber via the service before the request for subscription suspension is receive and acknowledged by the bank is the sole responsibility of the subscriber irrespective of his/her negligence.

ARTICLE 8 – PRICING

- The service when offered as part of the Bank's Kit (package product) and as a single product shall attract no charge. SG Ghana Connect is available in the following kits:
 - Privilege Kit
 - Flexi Kit
 - Easy Kit
 - My Kit
- The Bank reserves the right to modify the subscription and transactional charges related to the usage of the service. Any change in pricing shall be communicated to the Subscriber by the Bank, a month before the effective date of the amendment.

ARTICLE 9 – CONFIDENTIALITY

The Bank is bound by professional secrecy. Staff are obligated not to disclose any confidential information. The Bank shall however disclose information to individuals, authorities or bodies if the disclosure is required by law. The Subscriber authorizes the Bank to disclose his/her information to the Societe Generale Group (including its specialized subsidiaries) as well as external companies for the execution of subcontracted works. All measures shall be taken to ensure the confidentiality of transmitted information. In accordance with FATCA regulations for which Societe Generale Group has entered into an agreement with the US tax authorities (IRS) on behalf of its subsidiaries, the Subscriber who signed a W9 form by which he/she acknowledges that he/she is subject to US taxation expressly authorizes the Bank to disclose his/her information to the Internal Revenue Service of the United States of America.

ARTICLE 10 - PROTECTION OF PERSONAL DATA

- The Subscriber acknowledges that the Bank is required to process personal data relating to him/her in the implementation of this agreement as part of the management of the banking relationship



- The collection and processing of data carried out by the Bank includes among other things the management of account and /or products subscribed, proof of transactions and agreements, Subscriber relationship management, risk management, fraud prevention, recovery or assignment of claims and the management of payment incidents, prospecting and conducting of commercial activities, statistical and research studies, compliance with legal and regulatory obligations, the management of operational risk, the fight against money laundering and the financing of terrorism, the specific handling of any incident, false or irregular declaration, intended to prevent fraud or any other purpose related to the activity or service offered to the customers. The Subscriber expressly authorizes the Bank to collect, process and transmit personal data to corporate members of Societe Generale Group, supervisory authorities, contractors and subcontractors who work on behalf of its partners, intermediaries, brokers and insurers to the extent necessary for the performance of the services concerned. The Subscriber is informed that the processing of such data is done in Europe.

- Subscribers dissatisfied with the service may request for closure of their account by writing to their branch of the Bank or in any other manner.

The Subscriber has the right of access to personal data concerning him/her and may also ask for an update or correction of inaccurate, incomplete or outdated data.

He/she may also object to the processing of his/her personal data provided that there is legitimate reason for doing so.

The Subscriber must understand that such objection may result in the bank being unable to provide the service or the closing of his/her account.

- The Bank shall retain data mentioned above for a period of six years (6) after the termination of the relationship with the subscriber.

ARTICLE 11 – RESPONSIBILITY

SG Ghana assumes no responsibility regarding the reception and transmission of information. The bank is not liable for any dispute which may arise between the Subscriber and his/her telecom/internet service provider. For reasons of compliance, the Bank may refuse to carry out transactions via CONNECT without providing reasons for its decision. When the Bank refuses to carry out a transaction, the Subscriber shall receive a notification. The Bank cannot be held liable because of a refusal to carry out one or more operations. The Bank's liability limited to direct damages, can be sought only if it is established that it has been guilty of gross negligence.

The execution of transactions is exclusively the responsibility of the Subscriber. The same applies if a third party could by any technical means intercept and decode radio signals exchanged between the telecom operator and the Subscriber. The Subscriber is liable for the execution of transactions so far as the orders originate from the device of the Subscriber.

SG Ghana shall not be responsible for the non-performance of obligations when it is due to a case of force majeure especially in case of interruption related to the transmission of information. In addition, when liability is incurred, it is limited to the amount of transactions in progress. On the other hand, the bank is not responsible for any consequence of a security (hardware or software) defect of the terminal or connection used by the Subscriber. The Subscriber is responsible for all consequences which would result from a transmission error or manipulation on his/her part.

ARTICLE 12- PRESERVATION OF DOCUMENTS OR INFORMATION – CLAIMS

Retention of electronic form of information relating to the operations referred to in this agreement shall be for a period of six (6) years. All claims must however be submitted not later than sixty (60) days from the date on which the Subscriber access his/her account statement. After this period, the operations can no longer be a subject of complaint.

ARTICLE 13- MODIFICATION OF THE GENERAL CONDITIONS

This agreement may evolve and may require some changes on the initiative of the bank.

Any legislative or regulatory measure which would affect all or any part of this contract shall be applicable from the date of entry into force.

Any changes other than those relating to the enhancement of the service, tariff conditions and legislative measures shall be signed by the parties.

Any substantial modification of this agreement shall be brought to the attention of the Subscriber through the channels available to the customer at his/her branch.

The Subscriber shall have a period of one (01) month from the date of the communication to challenge or denounce the agreement by a letter addressed to his/her branch. In the absence of any challenge by him/her within the above mentioned period, the modification shall be deemed as accepted by Subscriber on the implementation date.

ARTICLE 14 – DURATION OF THE CONTRACT -TERMINATION

14.1 This contract is for an indefinite period.

14.2 SG Ghana reserves the right in the event of termination of the service or for any other reason to terminate the contract at any time by sending a simple e-mail to the Subscriber. The Bank may also broadcast a message on its website without giving reason for the service termination.

14.3 Upon failure of the Subscriber to fulfill his/her contractual obligations, the Bank shall cancel the service and Subscriber notified by a simple e-mail or letter sent through the Subscriber's branch.

14.4 The Subscriber may at any time request for the cancellation of his/her subscription. The cancellation request shall be subject to one (01) month notice by e-mail or letter delivered at the Subscriber's branch



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ARTICLE 15- CONTRACT DOCUMENTS

Amendment to the specific, general terms and conditions shall form an integral part of the CONNECT contract. The contract cancels and replaces agreements or correspondence

prior to the signing of the present agreement concerning the object described in article 1.

It is understood that the contractual documents explain each other. However, in case of contradiction or inconsistency between the terms of the contract documents, the special conditions shall prevail over the general conditions.

ARTICLE 16 MONEY LAUNDERING

Penal provisions punish money laundering from drug trafficking or the laundering of the proceeds from any crime.

As part of the fight against money laundering, the Bank is obliged by law to inform the Subscriber of transactions that appear unusual, in particular because of their terms, amount or their exceptional nature with regard to those previously dealt with by the latter. The Subscriber undertakes to give the Bank where necessary, any useful information in the context of these operations.

The Bank is required by law and its internal procedures to take all necessary measures to combat money laundering and the financing of terrorism. These regulations require consistent explanations and consistent documentation for the operations of its Subscribers. Failing that, it would expose itself to severe regulatory and judicial sanctions. In order to satisfy its obligations, the Subscriber undertakes to provide the Bank at first request with all relevant information and documentation in order to establish the source and destination of the funds transiting through his/her account regardless of the amount.

The Bank reserves the right not to carry out any operation which it deems non-compliant or in excess of the maximum authorized limits.

ARTICLE 17 PROOF OF RESIDENCE

For the purposes of this agreement, the parties hereby reside at their respective addresses. Any change in residence must be notified to the Bank by registered letter with acknowledgment of receipt.

ARTICLE 18 VARIATION

SG GHANA reserves the right to modify at any time the scope of the services offered.

ARTICLE 19 RECORDS IN ACCOUNT BOOKS

The account records communicated shall correspond to the accounting entries in the Bank's books at the time of communication. Such information may be rectified in subsequent account statements where the transactions previously communicated have been recorded or stated in error. Any printouts/statements or files in which any transactions or information related to the Subscriber's account(s) is printed is for his/her use only.

ARTICLE 20 RIGHTS

CONNECT is the exclusive property of SG GHANA.

ARTICLE 21 JURISDICTION AND DISPUTES

This agreement is subject to Ghanaian law. The parties undertake to resolve amicably any dispute that would arise in connection with the execution or interpretation of these terms and conditions. Upon the failure to amicably settle issues within 30 days of notification by either party, the issues in contention shall be decided by the Bank of Ghana or the Courts of Ghana with competent jurisdiction.

ARTICLE 22 DISCLAIMER

SG GHANA shall not be liable for any information sent by CONNECT if such information has been altered, changed or falsified in any way. In the event of disclosure or unauthorized use in any way by the Subscriber and/or any person associated with the Subscriber or on the Subscriber's instructions, the Subscriber shall be solely responsible for the consequences.

ARTICLE 23 TRANSACTION LIMITS

Subscription can be done at any SG Ghana branch or remotely with assistance from the SG Ghana Contact Center. The transactions that a Subscriber can access is limited when subscription is done remotely

The Subscriber must sign the terms and conditions and present it at any SG Ghana branch within 90 days from the date of subscription to enjoy all transactional functions of the service.

Subscribers who subscribe remotely and do not complete their terms and conditions at the branch shall be semi activated with limited transactions as indicated in the table hereafter.

Remote Subscription-Semi activated service

SEMIACTIVA TED MATRIX	Weekly Limits	Monthly Limits	B 90 days limit	B 90 days limit
Global : all operations together	GHS 5,000	GHS 5,000	GHS 5,000	N/A
Account to account transfer for same customer in SG Ghana in Ghana Cedis only	No limit	No limit	See line « Global : all operations together »	No limit
Transfers to another beneficiary in SG Ghana	GHS 100	GHS 200	See line « Global : all operations together »	GHS 100

In branch subscription-fully activated app service

Subscribers who perform their subscription at any SG Ghana branch will automatically enjoy a fully activated service with limits below.

FULL ACTIVATED	Weekly Limits	Monthly Limits	Annual Limits	Limit per Transaction
Global : All operations together	GHS 30,000	GHS 120,000	GHS 120,000	
Account to account transfer for same customer in SG Ghana	No limit	No limit	See line « Global : all operations together »	No limit
Transfers to another beneficiary in SG Ghana	GHS 30,000	GHS 120,000	See line « Global : all operations together »	GHS 5000
Transfers from SG Ghana account to other banks in Ghana	GHS 30,000	GHS 120,000	See line « Global : all operations together »	GHS 5000



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