



How the **SEC** safeguards your investments in Ghana – and why it's crucial

When you entrust your money to an investment bank, you want to be sure your funds are protected, the institution is credible, and the rules of fair play are being followed. In Ghana, that is where the **Securities and Exchange Commission (SEC)** comes in.

What is the SEC?

The Securities and Exchange Commission (SEC) is the main regulatory body responsible for overseeing the securities industry in Ghana. This includes investment banks, mutual funds, stockbrokers, fund managers, and other capital market operators. Established under the Securities Industry Act, 2016 (Act 929), the SEC's mandate is to protect investors, maintain fair and efficient markets, and foster confidence in the financial system.

5 Ways the SEC Regulates Investment Banks in Ghana

1 **Licensing & Registration**

Before any investment bank can legally operate in Ghana, it must be licensed by the SEC. The SEC ensures that only institutions that meet strict capital requirements, have qualified staff, and can demonstrate sound corporate governance are allowed to operate.

2 **Continuous Supervision & Monitoring**

The SEC doesn't stop at issuing licenses. It conducts regular inspections, audits, and compliance reviews to ensure the investment bank is operating transparently, ethically, and within the law. Before making any investment, you can verify if the institution is in good standing by visiting the SEC's official website - www.sec.gov.gh.

3 **Investor Protection**

One of the SEC's key roles is to protect investors. It mandates investment banks keep client funds separate from their own, disclose all relevant risks, and handle complaints fairly. In cases of misconduct or fraud, the SEC has the authority to impose sanctions, fines, or even revoke licenses.

4 **Enforcing Compliance**

The SEC issues guidelines and directives that all investment banks must follow — from how products are marketed to how client data is handled. It also ensures that the bank provides timely reports and acts in the investors' best interest.

5 **Promoting Transparency and Fairness**

Transparency is vital to a healthy investment climate. The SEC enforces fair practices by ensuring that financial statements are truthful, market prices are not manipulated, and all investors—big or small—are treated equitably.

Why It Matters to You

Knowing your investment bank is regulated by the SEC provides peace of mind. It means the institution is held to high standards of accountability and transparency — and that there's a 'referee' working to protect your interests.

At Databank, we are committed to maintaining transparency, integrity, and regulatory compliance as we work with the SEC to protect your investments. Over the years, we have remained in good standing with the regulator and continue to do so as our contribution to a fair, transparent, and efficient securities market in Ghana.



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