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**TERMS AND CONDITIONS FOR DATABANK ONLINE SERVICES**

**Registration**

* Personal and account details provided should be accurate and valid. Accounts created are subject to vetting by Databank staff and can be revoked if found to be fictitious. Names, emails and phone numbers provided should match with our records.
* By registering for the Online top-up service, you will be able to make deposits into any Databank mutual fund, even if you have not previously done so. However, you will not be considered a shareholder of any Fund until you have read and agreed to the terms and conditions of the Fund and proceeded to make a deposit into it.
* Databank will not be responsible for any loss or delay occasioned by any error on the part of the client in the process of inputting his/her personal or contact details.

**Top up**

* A service fee of 2.00% will be charged on the value of all transactions made. This service fee will attract a Value Added Tax (VAT) of 17.50%.
* Databank will not be responsible for any loss or delay occasioned by any error on the part of the client in the process of inputting his/her investment instructions.
* All top ups will be deemed successful SUBJECT to validation of the card used via the corresponding bank. Should a card be successfully validated and thereby authorized, the deposit may take up to three (3) working days to reflect in client's Databank mutual fund account. Clients whose transactions are not successfully validated will receive an email from Databank advising them to contact their card issuers for transaction authentication.
* Should a transaction be successful and then subsequently is determined to be fraudulent, Databank will immediately place a lien on the client's account until the transaction is successfully validated or otherwise.

**Redemptions (withdrawals)**

* Withdrawal requests cannot be made via this medium. Clients are required to visit a Databank branch or partner location within GT Bank, or contact the Call Centre on (+ 233) 0302 610610 extensions 1510-5.
* Withdrawal of deposits made via the online service channel can only be made 120 days AFTER the transaction date. This is to allow VISA or MasterCard to verify or authenticate the transaction. Withdrawals can still be made on deposits done using other channels.

**TERMS AND CONDITIONS FOR DATABANK MUTUAL FUNDS**

**Databank Epack Investment Fund (Epack)** seeks to accumulate capital for its investors by investing in stocks listed on regulated stock markets. The recommended minimum holding period for each investment in the fund is three years. Withdrawals on deposits made within the first three years will attract an exit load (fee) ranging from 1% to 3%. Returns on Epack are in the form of capital gains or losses. Clients receive proceeds of their disinvestment after five (5) working days' notice.

**Databank Money Market Fund (MFUND)** seeks to provide high current income consistent with the maintenance of liquidity and preservation of capital. MFund invests in high quality, short-term debt instruments and attracts a front-load fee of 1%. Returns on MFund are in the form of interest. Clients receive proceeds of their disinvestment after one (1) working day.

**Databank Balanced Fund (BFund)** seeks to provide growth of capital and current income. The Fund invests in high-quality fixed-income instruments and stocks listed on regulated stock markets. The Fund charges a front-load fee of 1%. Returns on BFund are in the form of interest and capital gains/losses. Clients receive proceeds of their disinvestment after five (5) working days.

**Databank Ark Fund (ArkFund)** seeks to achieve capital growth and income by investing in a diversified portfolio of shares, fixed-income securities and private equity. The Fund attracts a front-load fee of 1%. Returns on the Fund are in the form of interest and capital gains/losses. Clients receive proceeds of their disinvestment after five (5) working days.

**Databank Educational Investment Fund (EdIFund)** seeks to help people invest toward their educational needs by investing in fixed-income securities and equities in Ghana and across Africa using a two-tier structure. Tier 1 is for investors with short-term educational needs and has a recommended minimum holding period of 3 months. Tier 2, which has a recommended minimum holding period of 5 years, is designed for investors with longer-term educational needs, and offers an embedded life and total permanent disability insurance cover that will match funds held in Tier 2 to a maximum of GHC 20,000. The Fund agrees to adhere to the claims procedures set out in the insurance policy and will make claims due on behalf of clients. The Fund charges a front-load fee of 0.75% for Tier 1, and an exit load (fee) ranging from 1% to 5% for Tier 2.

Clients receive proceeds of their disinvestment after 1 working day for Tier 1, and 5 working days for Tier 2. The value of all Databank mutual funds may rise and fall. Past performance does not guarantee future returns. Gains/losses are realized only upon disinvestment.

***Please read the Scheme Particulars of the appropriate fund(s) before investing.*** They are available at www.databankgroup.com.