



APPLICATION FORM

Make deposits yourself. Any deposit given to a third party or a Databank staff member on your behalf is done at your own risk. Databank will not be held liable if the money does not reflect in your account. Please ensure you get an official stamped receipt for any deposit you make.

61 Barnes Avenue, Accra Private Mail Bag, Ministries Post Office, Accra - Ghana
Telephone: (233) 0302 610610
Email: info@databankgroup.com
Website: www.databankgroup.com



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Official use only

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☐ PEP

RP: ☐ High ☐ Low

DATABANK HOUSING ACCOUNT APPLICATION FORM – INDIVIDUAL

SECTION 1: PLAN INFORMATION

☐ Individual ☐ Joint ☐ ITF (In trust for children under 18 years)

SECTION 2: PERSONAL DETAILS (TO BE COMPLETED BY ALL APPLICANTS)

FIRST APPLICANT

Title: ☐ Dr. ☐ Prof. ☐ Mr. ☐ Mrs. ☐ Ms.

Surname:

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First Name(s) and Other Names:

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Postal Address:

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Residential Address:

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Email:

Annual Income

☐ Below GHC 5,000 ☐ GHC 5,000 – 9,999
☐ GHC 10,000-19,999 ☐ Above GHC 20,000

Other sources of income: _____

Marital Status: ☐ Single ☐ Married ☐ Divorced ☐ Widowed

Mobile Phone:

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Residential Phone:

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Nationality:

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Country of Residence:

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Occupation (e.g. Student, Doctor, etc.):

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Name of employer/school:

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Level of education:

☐ Basic ☐ Secondary ☐ Diploma
☐ 1st Degree ☐ Advanced Degree ☐ Other

Mother's Maiden Name:

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Date of Birth:

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DD MM YYYY

Gender:

☐ Male ☐ Female

Valid Photo ID:

☐ Passport ☐ Voter's ID
☐ National ID
☐ Driver's license
☐ Other _____

ID Number:

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Date of expiration:

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DD MM YYYY

SECOND APPLICANT

Title: ☐ Dr. ☐ Prof. ☐ Mr. ☐ Mrs. ☐ Ms.

Surname:

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First Name(s) and Other Names:

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Postal Address:

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Residential Address:

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Email:

Annual Income

☐ Below GHC 5,000 ☐ GHC 5,000 – 9,999
☐ GHC 10,000-19,999 ☐ Above GHC 20,000

Other sources of income: _____

Marital Status: ☐ Single ☐ Married ☐ Divorced ☐ Widowed

Mobile Phone:

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Residential Phone:

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Nationality:

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Country of Residence:

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Occupation (e.g. Student, Doctor, etc.):

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Name of employer/school:

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Level of education:

☐ Basic ☐ Secondary ☐ Diploma
☐ 1st Degree ☐ Advanced Degree ☐ Other

Mother's Maiden Name:

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Date of Birth:

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DD MM YYYY

Gender:

☐ Male ☐ Female

Valid Photo ID:

☐ Passport ☐ Voter's ID
☐ National ID
☐ Driver's license
☐ Other _____

ID Number:

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Date of expiration:

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DD MM YYYY

ITF INSTRUCTIONS

Surname:

First name

Date of birth (DD/MM/YY)

(1) _____ / _____ / _____

SECTION 3: BENEFICIARY DETAILS

Name:	Phone no.	% allocation
(1) _____	_____	_____
(2) _____	_____	_____
(3) _____	_____	_____

Note: Percentage allocated to beneficiaries must add up to 100%. Benefits from this investment will be paid directly to you but in the event of your death intestate, the proceeds will be paid directly to the listed beneficiary/beneficiaries. If the beneficiary/beneficiaries is a/are minor(s) at the time of your death, the proceeds will be paid to the surviving parent or guardian. Note that by law, the contents of a will always supersedes the beneficiaries listed as part of your mutual fund application, so it is important to ensure that your wishes regarding your investments are clearly stated in a will.

Next of kin: _____
Name Email Phone

SECTION 4: INVESTMENT INSTRUCTIONS

Target Amount: _____ Target Date: ____/____/____ Initial Investment Amount
MM YYYY (From GHC 500 and above): _____

Monthly Amount Required: _____

Note: Each deposit into the Databank Housing Account attracts a front-load fee of 0.5%. **Deposits into DHA are invested in MFund.**

SECTION 5: DIRECT DEBIT INSTRUCTIONS & BANK DETAILS

OIN# _____

Title: ☐ Dr. ☐ Prof. ☐ Mr. ☐ Mrs. ☐ Ms. First Name: _____ Surname: _____

Databank Acc. No: _____ Fund Name: Databank MFund

_____	+	_____	=	_____	_____
Amount (GHC)		Transaction charge		Total amount in figures	Total amount in words

Date of first transaction:

GCB clients only: _____ Non-GCB clients only: _____
Month Year Month Day Year

☐ 4th ☐ 15th
☐ 25th ☐ 30th

Frequency of deductions: Monthly End date of deduction: ☐ Indefinitely ☐ Until ____/____/____

Name of bank: _____ Branch: _____

Name on bank account: _____

Account type: ☐ Current ☐ Savings ☐ Other (Please indicate) _____

Bank account no.: _____ Sort code: _____

If the selected date falls on a holiday or weekend, your account will be debited on the next business day.

SECTION 6: SIGNATURES

Please indicate: ☐ One to sign ☐ Two to sign

Signature of first applicant

Signature of second applicant

Date: ____/____/____ ____/____/____

Note: Ensure that signatures fits within the box and does not touch any edges of the signature box.

DECLARATION FORM

Please read the following carefully before completing the application form. Sign it and return it to the Databank representative only after you have satisfied yourself that you fully understand the provisions do not hesitate to approach a Databank representative for any clarification.

1. Investment purchase

All investments will be purchased daily. However, investments with cheques will be invested using the share price on the day the cheque clears.

2. Disclosure policy

Databank strives to be transparent in all its dealings with clients. As such, we will take the time to explain all the risks, limitations, opportunities, and facts about this investment you are about to make. If you are unsure of anything, we request that you ask the Databank representative for any clarifications and information you require to make a decision.

3. Underlying investment

Databank MFund Limited (MFund) serves as the underlying Fund used for the Databank Housing Account. MFund seeks to preserve investors' capital through investments in high-yielding, high-quality fixed-income securities, while simultaneously meeting the liquidity needs of clients.

4. Performance guarantees

The value of your investment may rise and fall. **Past performance does not guarantee future returns.** Gains/losses are realized only upon disinvestment. Please read MFund's Scheme Particulars before investing. It is available at www.databankgroup.com.

5. Front load fees

Each deposit into the Databank Housing Account attracts a front-load fee of 0.5%.

6. Withdrawal policy

You can place a withdrawal request on your account only when you have satisfied the minimum duration of the account tenure, which is 5 years. This restriction will be enforced by placing a lien on the account for the first 5 years of the account. There is no withdrawal fee for any request received after the 5-year anniversary of the account. You will receive proceeds of your withdrawal after one (1) business day of a withdrawal request.

7. Early withdrawals

If we receive a withdrawal request from you before the 5th anniversary of the account creation date, you will be charged an Early Withdrawal Fee of 5% on the amount of withdrawal for the first withdrawal made, with the total amount of the withdrawal not allowed to exceed 50% of the account value at the time of the withdrawal request.

If there is a second withdrawal request made before the 5-year anniversary of the account, your Databank Housing Account will be closed. The withdrawal amount will be sent to you and the remaining unit balance will be transferred to an existing non-DHA MFund account of your choice at no additional load; subsequent deposits in your non-DHA account will attract the standard front load fee.

8. Direct debit

I/We the undersigned hereby authorize the bank to deduct my/our periodic contributions for the benefit of my/our Databank mutual fund account as indicated above, subject to the terms and conditions provided below. Databank MFund is hereby indemnified

against any claim or liability that may arise, but is not limited to my/our providing the wrong bank details, personal Databank account number, or any other error in my/our instructions in respect of which Databank acts in implementing my/our direct debit authorization. The efficiency of the direct debit scheme is monitored and protected by all parties involved. If an error is made by Databank or any of the processing banks, the client is guaranteed a full and immediate refund to their own bank account by the originator of the error. The client can cancel this mandate at any time by writing to Databank at least one month before the date of the next deduction. The fee for Direct Debit stands at GHC 3.00. The fee for this transaction is subject to change – 30 days' notice will be provided to clients. **For GCB Account holders, your GCB account will be debited between the 19th of each month and the 10th of the following month, after which funds will be forwarded to Databank.** This direct debit mandate supersedes all previous standing orders to Databank. Where there are insufficient funds in the client's bank account to honor the client's obligations under the direct debit mandate, the client's Databank mutual fund account will be debited GHC 5.00 for such failure accordingly.

9. Declaration

(Kindly append your signature and date):

I declare that I have read and understood the terms and conditions of the Databank Housing Account and that returns on MFund (the underlying Fund) are not guaranteed. Any deposit given to a third party or a Databank staff member on my behalf is done at my own risk. Databank will not be held liable if the money does not reflect in my account. I consent for a lien to be placed on my account for the first five years in accordance with provisions 1 to 7 on this form.

Please ensure you get an official stamped receipt for any deposit you make at a Databank location or one of its partner banks

Signature: _____

Date: ____/____/____

Signature (for joint account holders)

Date: ____/____/____

OFFICIAL USE ONLY

Name:	Branch	Signature	Date
Account Signup: _____	_____	_____	_____
Account Setup: _____	_____	_____	_____
Account Review: _____	_____	_____	_____

How did the client hear about the Databank Housing Account:

☐ Newspaper ad ☐ Radio ☐ Website ☐ Family/Friend ☐ Other _____