

Customer Registration

Name -----

Address -----

Contact Person ----- Position -----

Email ----- Tel -----

Accounts Registration

1) -----	<div>Account type</div>	<div>Curr</div>	<div>Account Number</div>	<div>Account Name</div>
2) -----	<div>Account type</div>	<div>Curr</div>	<div>Account Number</div>	<div>Account Name</div>
3) -----	<div>Account type</div>	<div>Curr</div>	<div>Account Number</div>	<div>Account Name</div>
4) -----	<div>Account type</div>	<div>Curr</div>	<div>Account Number</div>	<div>Account Name</div>
5) -----	<div>Account type</div>	<div>Curr</div>	<div>Account Number</div>	<div>Account Name</div>
6) -----	<div>Account type</div>	<div>Curr</div>	<div>Account Number</div>	<div>Account Name</div>
7) -----	<div>Account type</div>	<div>Curr</div>	<div>Account Number</div>	<div>Account Name</div>
8) -----	<div>Account type</div>	<div>Curr</div>	<div>Account Number</div>	<div>Account Name</div>
9) -----	<div>Account type</div>	<div>Curr</div>	<div>Account Number</div>	<div>Account Name</div>
10) -----	<div>Account type</div>	<div>Curr</div>	<div>Account Number</div>	<div>Account Name</div>

Users Registration

	User 1	User 2
Name		
Telephone		
Email		
Access mode**	<input type="checkbox"/> Password* <input type="checkbox"/> Token	<input type="checkbox"/> Password* <input type="checkbox"/> Token
Access to account	<input type="checkbox"/> Acc 1 <input type="checkbox"/> Acc 2 <input type="checkbox"/> Acc 3 <input type="checkbox"/> Acc 4 <input type="checkbox"/> Acc 5 <input type="checkbox"/> Acc 6 <input type="checkbox"/> Acc 7 <input type="checkbox"/> Acc 8 <input type="checkbox"/> Acc 9 <input type="checkbox"/> Acc 10	<input type="checkbox"/> Acc 1 <input type="checkbox"/> Acc 2 <input type="checkbox"/> Acc 3 <input type="checkbox"/> Acc 4 <input type="checkbox"/> Acc 5 <input type="checkbox"/> Acc 6 <input type="checkbox"/> Acc 7 <input type="checkbox"/> Acc 8 <input type="checkbox"/> Acc 9 <input type="checkbox"/> Acc 10
Grant access to	<input type="checkbox"/> VIEWING User to view account information and download statements	<input type="checkbox"/> VIEWING User to view account information and download statements
	<input type="checkbox"/> CREATE BENEFICIARIES User to create and modify beneficiary banking details <input type="checkbox"/> Domestic beneficiaries <input type="checkbox"/> International beneficiaries	<input type="checkbox"/> CREATE BENEFICIARIES User to create and modify beneficiary banking details <input type="checkbox"/> Domestic beneficiaries <input type="checkbox"/> International beneficiaries
	<input type="checkbox"/> VALIDATE BENEFICIARIES <input type="checkbox"/> Domestic beneficiaries <input type="checkbox"/> International beneficiaries	<input type="checkbox"/> VALIDATE BENEFICIARIES <input type="checkbox"/> Domestic beneficiaries <input type="checkbox"/> International beneficiaries
	<input type="checkbox"/> ACCESS CONFIDENTIAL PAYMENTS <input type="checkbox"/> Salaries <input type="checkbox"/> Other Confidential	<input type="checkbox"/> ACCESS CONFIDENTIAL PAYMENTS <input type="checkbox"/> Salaries <input type="checkbox"/> Other Confidential
	<input type="checkbox"/> INITIATE PAYMENTS <input type="checkbox"/> Domestic payments <input type="checkbox"/> International payments <input type="checkbox"/> Domestic MT101 file upload <input type="checkbox"/> International MT101 file upload	<input type="checkbox"/> INITIATE PAYMENTS <input type="checkbox"/> Domestic payments <input type="checkbox"/> International payments <input type="checkbox"/> Domestic MT101 file upload <input type="checkbox"/> International MT101 file upload
	<input type="checkbox"/> REVIEW & APPROVE PAYMENTS	<input type="checkbox"/> REVIEW & APPROVE PAYMENTS
	<input type="checkbox"/> SIGN PAYMENTS <input type="checkbox"/> Sole validator <input type="checkbox"/> First level signatory <input type="checkbox"/> Second level signatory <input type="checkbox"/> Joint signatory	<input type="checkbox"/> SIGN PAYMENTS <input type="checkbox"/> Sole validator <input type="checkbox"/> First level signatory <input type="checkbox"/> Second level signatory <input type="checkbox"/> Joint signatory
Transaction Limits	Per transaction:..... Per day:.....	Per transaction:..... Per day:.....

* Users with password access mode cannot perform transactions online.

Users Registration

	User 3	User 4
Name		
Telephone		
Email		
Access mode**	<input type="checkbox"/> Password* <input type="checkbox"/> Token	<input type="checkbox"/> Password* <input type="checkbox"/> Token
Access to account	<input type="checkbox"/> Acc 1 <input type="checkbox"/> Acc 2 <input type="checkbox"/> Acc 3 <input type="checkbox"/> Acc 4 <input type="checkbox"/> Acc 5 <input type="checkbox"/> Acc 6 <input type="checkbox"/> Acc 7 <input type="checkbox"/> Acc 8 <input type="checkbox"/> Acc 9 <input type="checkbox"/> Acc 10	<input type="checkbox"/> Acc 1 <input type="checkbox"/> Acc 2 <input type="checkbox"/> Acc 3 <input type="checkbox"/> Acc 4 <input type="checkbox"/> Acc 5 <input type="checkbox"/> Acc 6 <input type="checkbox"/> Acc 7 <input type="checkbox"/> Acc 8 <input type="checkbox"/> Acc 9 <input type="checkbox"/> Acc 10
Grant access to	<input type="checkbox"/> VIEWING User to view account information and download statements	<input type="checkbox"/> VIEWING User to view account information and download statements
	<input type="checkbox"/> CREATE BENEFICIARIES User to create and modify beneficiary banking details <input type="checkbox"/> Domestic beneficiaries <input type="checkbox"/> International beneficiaries	<input type="checkbox"/> CREATE BENEFICIARIES User to create and modify beneficiary banking details <input type="checkbox"/> Domestic beneficiaries <input type="checkbox"/> International beneficiaries
	<input type="checkbox"/> VALIDATE BENEFICIARIES <input type="checkbox"/> Domestic beneficiaries <input type="checkbox"/> International beneficiaries	<input type="checkbox"/> VALIDATE BENEFICIARIES <input type="checkbox"/> Domestic beneficiaries <input type="checkbox"/> International beneficiaries
	<input type="checkbox"/> ACCESS CONFIDENTIAL PAYMENTS <input type="checkbox"/> Salaries <input type="checkbox"/> Other Confidential	<input type="checkbox"/> ACCESS CONFIDENTIAL PAYMENTS <input type="checkbox"/> Salaries <input type="checkbox"/> Other Confidential
	<input type="checkbox"/> INITIATE PAYMENTS <input type="checkbox"/> Domestic payments <input type="checkbox"/> International payments <input type="checkbox"/> Domestic MT101 file upload <input type="checkbox"/> International MT101 file upload	<input type="checkbox"/> INITIATE PAYMENTS <input type="checkbox"/> Domestic payments <input type="checkbox"/> International payments <input type="checkbox"/> Domestic MT101 file upload <input type="checkbox"/> International MT101 file upload
	<input type="checkbox"/> REVIEW & APPROVE PAYMENTS	<input type="checkbox"/> REVIEW & APPROVE PAYMENTS
	<input type="checkbox"/> SIGN PAYMENTS <input type="checkbox"/> Sole validator <input type="checkbox"/> First level signatory <input type="checkbox"/> Second level signatory <input type="checkbox"/> Joint signatory	<input type="checkbox"/> SIGN PAYMENTS <input type="checkbox"/> Sole validator <input type="checkbox"/> First level signatory <input type="checkbox"/> Second level signatory <input type="checkbox"/> Joint signatory
Transaction Limits	Per transaction:..... Per day:.....	Per transaction:..... Per day:.....

* Users with password access mode cannot perform transactions online.

Other Bank Accounts Identification

Complete this section if you want to access your accounts held with order banks. You will also need to instruct your bankers to send MT 940 statements on your accounts to SG Ghana Sogecashnet

Accounts held in other Banks (1)

BIC Code of the Bank	<hr/>				
Local Bank Code	<hr/>				
Account Number	<hr/>	Currency	<hr/>		
Account Name	<hr/>				
Authorised Users on Account	<input type="checkbox"/> User 1	<input type="checkbox"/> User 2	<input type="checkbox"/> User 3	<input type="checkbox"/> User 4	<input type="checkbox"/> User 5
	<input type="checkbox"/> User 6	<input type="checkbox"/> User 7	<input type="checkbox"/> User 8	<input type="checkbox"/> User 9	<input type="checkbox"/> User 10

Accounts held in other Banks (2)

BIC Code of the Bank	<hr/>				
Local Bank Code	<hr/>				
Account Number	<hr/>	Currency	<hr/>		
Account Name	<hr/>				
Authorised Users on Account	<input type="checkbox"/> User 1	<input type="checkbox"/> User 2	<input type="checkbox"/> User 3	<input type="checkbox"/> User 4	<input type="checkbox"/> User 5
	<input type="checkbox"/> User 6	<input type="checkbox"/> User 7	<input type="checkbox"/> User 8	<input type="checkbox"/> User 9	<input type="checkbox"/> User 10

Accounts held in other Banks (3)

BIC Code of the Bank	<hr/>				
Local Bank Code	<hr/>				
Account Number	<hr/>	Currency	<hr/>		
Account Name	<hr/>				
Authorised Users on Account	<input type="checkbox"/> User 1	<input type="checkbox"/> User 2	<input type="checkbox"/> User 3	<input type="checkbox"/> User 4	<input type="checkbox"/> User 5
	<input type="checkbox"/> User 6	<input type="checkbox"/> User 7	<input type="checkbox"/> User 8	<input type="checkbox"/> User 9	<input type="checkbox"/> User 10

Date:

Authorised Signature 1

Authorised Signature 2

For Bank Use only

Date Received by CSS:	Officer in Charge:.....	Customer ID:
IBE Subscription ID:	Validated on:	Validated by:
Number of tokens:		



1. FOR SG GHANA USE ONLY

Date

D	D	M	M	Y	Y	Y	Y

Branch

Relationship manager

Customer Number

BETWEEN THE FOLLOWING

Societe Generale Ghana Limited, (SGGH), with a capital of GHS 100,000,000, company registration number No.C-7522, Registered Office: 2nd Crescent Royal Castle Road, Kokomlemle, Ring Road Central, Accra, acting on its own behalf, represented by:

hereinafter referred to as "THE BANK ",

AND

the company:

whose company registration number is:

whose registered office is located:

acting on its own behalf, hereinafter referred to as the "THE CUSTOMER",

It has been agreed:

The CUSTOMER subscribes to Sogec@shNet. The Sogec@shNet agreement is formed by an application form, general conditions and specific conditions.

The CUSTOMER declares having received one copy of this agreement, having knowledge of the conditions and accepts them without any reservation. The CUSTOMER recognizes as well having received the user guide.

Drawn up in two original copies, in

on the

The CUSTOMER, represented by:

(First name, surname of the signatory of the agreement on behalf of the CUSTOMER)

Acting as (Title of the signatory of the agreement on behalf of the CUSTOMER) :

And duly mandated to this effect,

Seal of the company and signature of the
CUSTOMER's representative

The BANK, represented by:

(First name, surname of the signatory of the agreement on behalf of the BANK)

Acting as (Title of the signatory of the agreement on behalf of the BANK) :

And duly mandated to this effect,

Seal of the BANK and signature of the
BANK's representative

The terms and conditions hereunder set out the rights and obligations of the CUSTOMER and the BANK in connection with the CUSTOMER's use of Sogec@shNet. All the terms of this agreement are legally binding, so the CUSTOMER must read them through carefully before the CUSTOMER submits his consent to the following.

Article 1. Definitions

« Authorized User » – any employee of the company designated by this agreement as signatory in the Application Form. Such employee enjoys banking rights as noted in the Application Form.

"Banking rights" – the rights of an authorized user under Sogec@shNet allowing such user to perform transfers through the BANK.

Article 2. Purpose of the agreement

Sogec@shNet is a set of e-banking services from the BANK, which provides access to the CUSTOMER to perform domestic cash management transactions.

This agreement will define the conditions of use by the CUSTOMER of the following e-banking services :

- Viewing accounts,
- Orders for transfers,
- Webmail,

which are described in the specific conditions below.

Article 3. Contracts documents

The agreement between parties is fully and exclusively represented by:

General conditions (this document),

Specific conditions (this document),

Application Form,

Any potential addendum, signed by both parties.

The documents mentioned above constitute the whole agreement. These documents cancel and replace all oral and written agreements and all exchanges done before these regarding the same object described in Article 2.

Any change of these stipulations can only be effective after the signature by both parties of a new contract or a written addendum.

It is understood that the contractual documents complement each other. However, in case of contradiction or divergences between the terms of the any of them, the documents will prevail in the order of their enumeration or by chronological order in the case of two documents with same value.

Article 4. General principles**Section 4.1. Subscription to Sogec@shNet**

The BANK reserves the right of :

Not giving access to the service after a request,

Forbidding access to all functions or some transactional functions,

Refusing to give access to specific people,

Limiting transactions' amounts.

Sogec@shNet allows to take into account the potential need of the CUSTOMER to determine within one subscription for different people different levels of access, rights, and specific rights of validation of orders.

Section 4.2. Signatories for Sogec@shNet contract

The Customer's representative who has signed Sogec@shNet contract shall be duly authorized to sign all other forms and, also:

Defines the accounts to be included in the subscription for viewing and for transferring,

Defines the account which will bear the charges for the service,

Defines the functionalities to subscribe,

Defines the users and the rights attached to them in the framework of Sogec@shNet contract,

Defines the accounts attached to each user,

May also use any subscribed service that is related to subscriptions and may substitute himself for any third party without limitation or reserve.

Section 4.3. Resources requirements for set-up and use of Sogec@shNet service

The access to Sogec@shNet service is done through Internet on the website sogecashnet.societegenerale.com.gh it requires:

A computer system connected to an Internet Service Provider (ISP) and a browser that is compatible with the minimum level of security stipulated for using Sogec@shNet,

The Customer shall be responsible for obtaining access to the Internet (including the selection of an ISP) and hiring or purchasing equipment necessary for using Sogec@shNet. Since the BANK is neither an equipment supplier nor a telecommunication network provider, it shall not be held liable in this regard.

Section 4.4. Usage of Sogec@shNet service

All the content (i.e. : information, graphics,...), which especially encapsulates IT programs, present and used through the website sogecashnet.societegenerale.com.gh susceptible to be protected by intellectual property are and remain the exclusive property of the BANK. Therefore, except specific clauses authorized by this agreement, no exploitation (copying, representation, adaptation...) of these contents is allowed without the previous and written authorization from the BANK.

The CUSTOMER is responsible for the usage and keeping of the access codes and of the device (token) allowing the generation of one time passwords (OTP). The CUSTOMER is the only one responsible for the usage of any content, the communication of any information The Customer shall also be responsible for all consequences resulting from a mistake in transmission or manipulation from the CUSTOMER or from any banking transaction operated according to the access rights defined in these general conditions. Any access and all operations operated are deemed as executed by the CUSTOMER.

The device which is generating OTP is described in the user guide given to the customer.

The access to each device is protected by a password which can be modified only by the user.

Section 4.5. Authorized users and banking services

Any authorized user is granted a level of access and personalized rights which define the accounts and functionalities she/he can use. Passwords and tokens granting access rights are given to each user. One user is authorized to have access to operate the accounts only if he/she gets the mandate to do so.

Every authorized user will lose access to Sogec@shNet as soon as the BANK receives a request for suspension or cancellation of the subscription from the CUSTOMER, or in case of revocation of his/her mandate or in case of death (for human beings) or dissolution (companies) of the CUSTOMER. Such a suspension or cancellation of the subscription should be made by the CUSTOMER through a written demand to the BANK.

Such a request should be sent to the Bank with the tokens generating OTP for the tokens to be delinked. Customer shall be responsible for all transactions which may be authorized using a token which has not been submitted for delinking.

Article 5. Power of the CUSTOMER on this account

The accounts for which the CUSTOMER is requesting access through Sogec@shNet for viewing and/or transferring money for payments are stated in Application Form. These accounts belong either to the CUSTOMER, either to companies belonging to its group which duly mandated him/her to execute operations, for consultation and/or issuance of orders of transfers by electronic means. Regarding transactions exchanged with other banks, the CUSTOMER is responsible for confirming the authenticity of the BANK and the conformity of these authorizations.

Article 6. Conditions for access and proof convention**Section 6.1. Management of access codes to Sogec@shNet and tokens**

The registration of each subscription leads to granting access codes and tokens to each user duly authorized by the CUSTOMER. The access to the website sogecashnet.societegenerale.com.gh is only possible with the access codes and the usage of the token which will generate the OTP. These are personally given to each user following these steps:

An access code is given during the subscription process to the CUSTOMER,

A token is given personally to the CUSTOMER against a signed confirmation of receipt.

The representative of the CUSTOMER is the one solely responsible to deliver to the authorized users:

The access codes that are communicated by the branch after having defined the authorized users,

The tokens, with the subsequent condition of delivering to the BANK the receipt signed by each authorized user defined by the CUSTOMER.

Section 6.2. Confidentiality of access codes

Sogec@shNet access codes are personal and confidential. The CUSTOMER is fully responsible for their usage and their safe keeping as well. The CUSTOMER is responsible as well for any consequences of disclosure to anybody, even unwilling, or any communication to any person of her/his choice. The CUSTOMER commits in any case to inform the BANK by any means and without delay of any disclosure of access codes to un-authorized third parties.

Section 6.3. Access to the service

The access to the service is granted after a consecutive keying of the access code and the one time password given by the token. Any access granted accordingly to this process will be deemed operated by the CUSTOMER.

The CUSTOMER and his/her authorized users must not leave their computer/system unattended while they are logged on Sogec@shNet. Furthermore, they should ensure that they have logged out before leaving the computer unattended.

Section 6.4. Validation of operations

The operations are orders (transfers, upload of orders files...) that the CUSTOMER, or the authorized users, are realizing through Sogec@shNet. According to the authorizations granted by the CUSTOMER, a user will be able to key and validate an operation. This validation will be done by using a one time password given by the token after keying on this token a data called « Challenge » which will be given by Sogec@shNet. Any operation performed accordingly to this process will be deemed to be done by the CUSTOMER.

Section 6.5. Proof of electronic data received by the BANK

The electronic records realized by the BANK will provide evidence of the electronic data received by the BANK subject to any specific provision of the specific conditions..

The records of Sogec@shNet and those from materials used by the BANK to receive instructions from the CUSTOMER constitute the proof of access and transmitted operations.

The CUSTOMER and the BANK shall keep data relative to these accesses and to these operations during a minimum period of 6 months. In case of disagreement, the parties shall use this data to resolve the issue. After this period of 6 months, no claim regarding the access and the operations will be acceptable.

Section 6.6. Preservation of the security of the access system

In case of risk regarding the security of the IT system of the BANK or the Sogec@shNet service (for instance, in case of attempts of non authorized accesses) or in case of breach of the present clauses, the BANK will put a stoppage to a subscription on its own initiative or following a request from a representative of the CUSTOMER. This action will forbid any access to all user of this subscription.

Section 6.7. Blocking access

As a security measure, the access to Sogec@shNet is blocked when, after 3 attempts, the code which has been keyed is erroneous. If the access of an authorized user or the representative of the CUSTOMER is blocked, only the representative of the CUSTOMER is entitled to request a corrective action from the BANK. The CUSTOMER can also, in case of necessity, request for a suspension of all functions of Sogec@shNet by contacting her/his relationship manager. Reconnection of the service will be granted after the BANK has received written instructions from the CUSTOMER.

Section 6.8. Blocking the OTP creator token

As a security measure, the access to the token is blocked when after 5 attempts the access code is still erroneous. If the OTP token of an authorized user or the one of the representatives of the CUSTOMER is blocked, only the representative of the CUSTOMER is entitled to request a corrective action from the BANK. The BANK will give a code to the CUSTOMER which will unblock the token. To reinitiate the service the BANK shall receive a written instruction from the CUSTOMER.

Section 6.9. Loss, theft, unauthorized possession or withdrawal of authorization

In case of loss, theft, unauthorized possession of token or withdrawal of authorization from a user, the customer commits to advise the BANK without delay in order to restrict access of the user or the subscription as a whole. Any operation done before the BANK is notified shall be deemed to have been undertaken by the CUSTOMER. Such a restriction would prevent access to all functions of the user or of any user of the subscription. The service will be reconnected after having a new token issued at a cost to the customer.

Article 7. Anti-Money Laundering

Penal clauses sanction money laundering from drug trafficking or laundering products of any crimes or felonies. In the frame of the fight against laundering of money, regulations impose on the BANK the requirement to be provided information on transactions that seem unusual because of their modalities, their amount or their exceptional occurrence as far as previous transactions are concerned.

The CUSTOMER commits to give to the BANK all information required in support of the transactions.

Article 8. Professional secrecy

The BANK is bound by professional secrecy. However, the secrecy can be waived in accordance with local law and regulations and international laws. Therefore, the BANK is obliged to communicate information at the request of public authorities such as the Central bank and its affiliates, Ghana Revenue Authority and its affiliates, Ghana Customs and its affiliates, as well as the judiciary.

In addition to the situations mentioned above, the professional secrecy can be waived on a case by case basis at the request or with the explicit authorization of the CUSTOMER in favor of the persons he/she will define in a written instruction. To this effect, the CUSTOMER authorizes as of now the BANK to communicate information necessary to the management of the banking relationship to other entities of Societe Generale Group and third parties concerned, notably for the processing of the operations booked on the account. The BANK has ensured that the transmitted information is duly protected.

Article 9. Opening and interruption of service

In case of interruption of service for any reason whatever, the CUSTOMER may contact his branch in order to carry out his operations. The BANK shall not be held responsible for the consequences linked to interruption of the service.

Article 10. Responsibility

In addition to its usual duty of diligence in terms of execution of orders, the BANK undertakes an obligation to implement means in relation to the reception and the issuance of the information required by the BANK, since the establishment of the appropriate technical means.

The BANK shall not be liable when the breach of its obligations result from a case of force majeure. The following will notably be considered as force majeure:

- Lack of electricity supply,
- Service interruptions due to malfunction of materials used by the CUSTOMER or his subcontractors, or the internet network used for the connection to Sogec@shNet,
- Faulty SWIFT platform.

The BANK shall not be responsible for relay of information. The BANK shall not be part of disputes which may arise between the CUSTOMER and the telecommunications operator. The BANK's responsibility shall be, limited to direct damages, which can be pursued only if it is established that it has committed serious misconduct.

In addition, the BANK shall not be responsible for non-execution of transfer made by the CUSTOMER without supporting documents as required by law.

The CUSTOMER acknowledges that all transfers made through Sogec@shNet after 3:30pm will be processed the day after. Therefore, the responsibility of the BANK can not be engaged.

Article 11. Claim period

Any amicable or legal complaint regarding a transaction under this contract shall be made within 6 months from the date of transmission of the disputed transaction, this period should be considered as a strict time limit.

Article 12. Pricing and Invoicing

Fees and commissions received by the BANK as remuneration for services rendered, are detailed in Bank's Tariff guides. The Bank shall render the service without charge. Customers shall however pay commission only on transfers.

Article 13. Contract duration - Termination - Cancellation policy

The contract is concluded for an indefinite period. It takes effect after the signing of the Application form and the delivery of supporting legal documents by the CUSTOMER deemed necessary by the BANK.

In addition, the Customer has the right to withdraw within eight days of the signature of this contract.

It may be terminated by either party, at any time, by registered letter with acknowledgment of receipt or by any means with written proof subject to compliance with a notice period of 30 calendar days from the date of sending the letter or, without notice and without prejudice to any interest or damage in the event of serious misconduct by the other party.

In case of termination for any reason, the parties shall take all necessary measures for the reversal of outstanding transactions.

Article 14. Modification of the contract

Due to the evolving nature of information systems and possible extensions of its services, the BANK reserves the right to propose any modification of its services or contract terms.

These changes shall be made known to the CLIENT by any written means, 30 calendar days before their entry into force.

In case of disagreement, the Customer has the option to terminate the contract by registered letter giving thirty days notice with acknowledgment of receipt.

Without written notice on his part at the expiration of the above period, the CUSTOMER is deemed to have accepted the changes.

Article 15. Applicable law - Jurisdiction attribution

The terms and conditions of this Agreement will be construed in accordance with Ghanaian law and will be subjected to the exclusive jurisdiction of the Ghanaian courts.

TERMS OF USE - VIEWING ACCOUNT SERVICE

The "viewing accounts" service is a bank statements extraction service for accounts opened in the BANK or other banks located in Ghana. For other banks, the collection of account statements is made through the SWIFT network.

Therefore, Sogec@shNet can only transmit to its subscribers account statement of the BANK or banks linked to SWIFT and having the capacity to send SWIFT MT940 directly to the BANK.

The "viewing accounts" service includes the option "Intraday" that, with a specific subscription, allows to get intermediary operation statements regularly updated during the day.

To use this service, the CUSTOMER has to subscribe to the "viewing accounts" service and the option "Intraday".

(a) Information provided within the "viewing accounts" service

Account statements disclosed under this service correspond to the status of accounting records made by the BANK at the time of availability.

The information contained can be subject to later rectification if some already initiated or concluded transactions have not been recorded or wrongly recorded.

(b) Intraday information communicated within the "viewing accounts" service

Statements of operations reported correspond to the status of the recordings made by the BANK at the time of availability. The recounted operations may be subject to cancellations or modifications in the accounting statement.

These cancellations or modifications can be made without systematically informing the CUSTOMER through new intraday statements as they may be caused by different technical reasons or notably on instructions from the order originator.

TERMS OF USE OF THE SERVICE TRANSFER ORDER

The service "transfer order" is a payment order entry and sending service, domestic or international, issued from accounts opened in the books of the BANK.

(a) Features

Payment orders can be entered on Sogec@shNet; they may also be uploaded from another application as an order file.

The uploaded payment order files must comply with the format provided by the BANK.

In case of modification of these files, the CUSTOMER will have a 6-month period to comply. After this time, the BANK will have the right to refuse to take over files non-compliant with the new version.

The transfer orders can be generated only from issuer accounts indicated in the Application Form. The BANK also controls issuer accounts. Orders issued from non-authorized accounts will be rejected.

(b) Validation of operations by strong authentication with OTP generator

In order to be transferred, an entry order or an order file should have been authorized by at least one user of the CUSTOMER by strong authentication.

If the CUSTOMER's internal processes require it, it is possible to organize a double validation and, if needed, to modulate the rights of each authorized user and to remotely create a second strong authentication.

The CUSTOMER is not required to pre-register the payment beneficiaries sent to the BANK as file orders. A double high authentication by 2 users is however required for the transmission of these payment files to the BANK.

The CUSTOMER is responsible of the good preservation and utilization of OTP generators by authorized users as well as the confidentiality of associated passwords.

As soon as he learns of the loss, theft or unauthorized possession of an OTP generator, and also in case of the withdrawal of authorization, the CUSTOMER shall directly inform the BANK which will block the user access in question.

(c) Specific conditions for orders domiciled on account opened in the books of the bank.

As part of a group of cash management, the CUSTOMER and companies in its group sign between them a cash management agreement, or specific mandates that particularly authorise the CUSTOMER to debit and credit some accounts of these companies. A copy of the agreement and / or mandates for accounts opened in the BANK shall be delivered to the BANK in order to enable the CUSTOMER operate on these accounts. The BANK may further request any other supporting documentation it deems necessary.

Prior to making a transmission transfer order, the CUSTOMER must ensure the availability of funds in the issuer account. In case the account is not funded, the BANK is entitled not to process the received orders.

After validation by OTP of an execution order, the BANK is authorized to carry on upon receiving orders without the need for the CUSTOMER to confirm them by any means.

The BANK performs a check of the orders received and notify the Customer of the rejection by any means at his convenience.

(d) Specific conditions for international orders

International orders through Sogec@shnet are subject to Bank of Ghana regulations on cross border transactions that are defined in the following normative documents enforced by the Central bank:

- Notice n°BG/GOV/SEC/2007/03 - Guidelines for the Foreign Exchange Act, 2006 (Act 723 being effective on December 29, 2006)
- Notice n°BG/GOV/SEC/2014/01 - Additional operating procedures for Forex bureau
- Notice n°BG/GOV/SEC/2014/02 - Operations of Foreign Exchange Accounts (FEA) and Foreign Currency Accounts (FCA)
- Notice n°BG/GOV/SEC/2014/03 - Repatriation of export proceeds
- Notice n°BG/GOV/SEC/2014/09 - Amendments of the rules on foreign exchange operations.

Societe Generale Ghana will process international orders in compliance with the Central Bank regulations and upon receipt of scanned copies of supporting documents sent to the Bank using the Sogec@shnet webmail.

The CUSTOMER commits to dispatch the hard copies of the supporting documents to the Bank within three (3) working days after making the international order using Sogec@shnet

A strict control of consistency will be performed by SG Ghana.

In case the proper documentation is not submitted in due time, Societe Generale Ghana will immediately suspend the processing of international orders.



TERMS OF USE OF WEBMAIL SERVICE

The webmail function of Sogec@shNet allows the CUSTOMER to send messages and files with attached documents to the BANK and to receive, through the same webmail, messages from the BANK.

(a) Conditions for access to the function

To access the mailbox, the CUSTOMER must authenticate using his access code and authentication support, the token. Moreover, each message sending requires strong authentication OTP generated by the token.

(b) Limitations of Use

The Sogec@shNet webmail function must only meet a need to carry administrative order requests. Any type of file transfer, any request of transfer, of levy, commercial paper or other banking transaction, as well as the stoppage of payment shall in no way be handled by the BANK if sent via Sogec@shNet webmail

The webmail function should not be used to distribute illegal content or any other act that may initiate the security of networks or information systems to the Customer shall not use the webmail content in a manner that may affect human dignity, honor and human life.

The Customer agrees not to use the webmail for purposes other than as stated in the Application form and this Agreement