

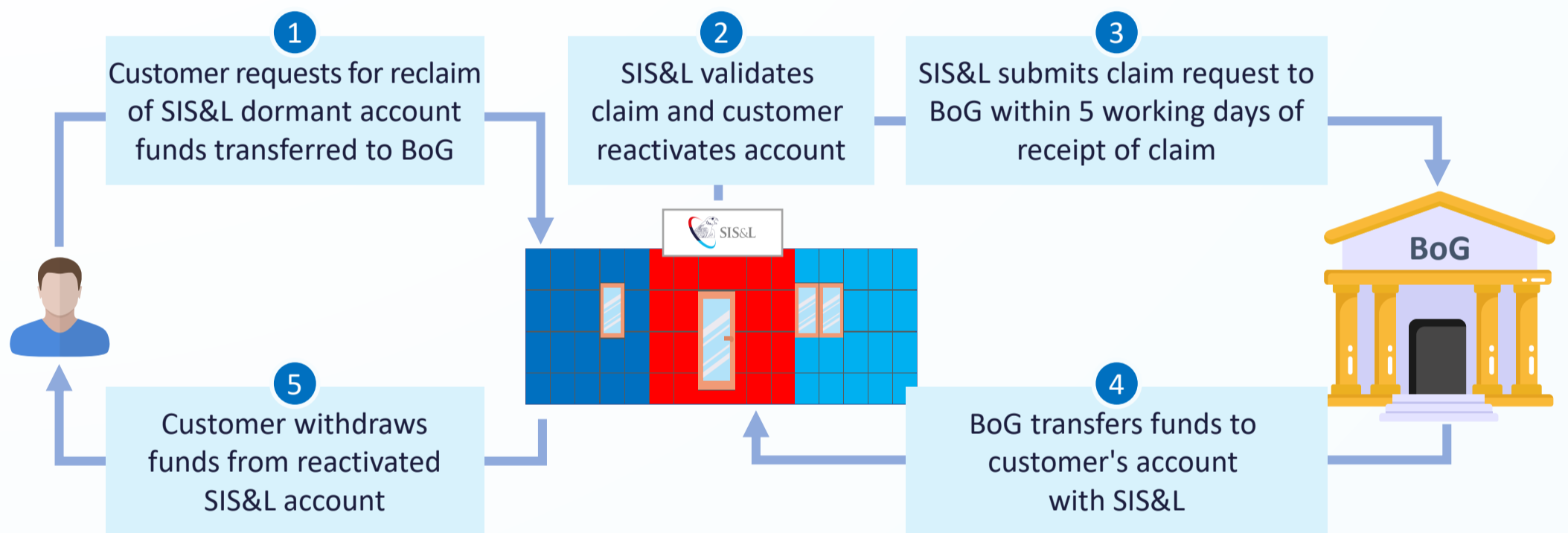
# PROCESS FOR RECLAIM OF DORMANT ACCOUNT FUNDS TRANSFERRED TO THE BANK OF GHANA

## A Dormant Account is:

- a) A current or savings account with a credit balance and their derivatives with no “customer-initiated activity” by customer or a third party on the customer’s behalf for a period of two (2) years;
- b) A time deposit account with no customer-initiated activity by the customer or a third party on the customer’s behalf for a period of two (2) years after the maturity date of the deposit;
- c) A prepaid card account and/or any other funds belonging to a customer or non-customer of SIS&L that has not been accessed or operated for a period of two (2) years.

**SIS&L Dormant Account Unclaimed Balances will be transferred to the Bank of Ghana (BoG) after five (5) years of account inactivity, following a publication of customers’ names in the national newspapers. This is in line with the Bank of Ghana’s Unclaimed Balances and Dormant Accounts Directive 2021.**

## PROCESS FOR RECLAIM OF FUNDS MADE AT SIS&L



## PROCESS FOR RECLAIM OF FUNDS MADE AT BANK OF GHANA (BOG)

