



Investment Account

Terms and Conditions

A. TERMS

The information on this page is between you and NDK Financial Services. When you sign the Roll over Declaration on the applicain form, you accept these terms as binding on you.

B. YOUR INVESTMENT

We encourage you to contact us periodically to update your contact information with us to ensure accuracy of your contact details.

All notices and letters will be sent to the address supplied by you and will be considered duly delivered and received at the time it is delivered, or seven days after posting.

Your investment will be considered cancelled when deposits made with cheques are returned or not honored. It is your responsibility to contact us to rectify the situation should this occur.

Letters of authorization/ Authority notes from the lender are required in order for transactions to be conducted by an individual, other than the lender, on behalf of the lender.

C. PRIVACY POLICY

We define your "personal information" as information that can be associated with a specific person and can be used to identify that person.

We store and process your personal information on our computers and we protect it by maintaining physical, electronic and procedural safeguards in compliance with applicable Bank of Ghana regulations. We use computer safeguards such as firewalls and data encryption, we enforce physical access controls to our buildings and files, and we authorize access to personal information only for those employees who require it to fulfill their job responsibilities.

We would therefore like to assure you that the details of your investments with us are kept confidential. Your privacy is a priority which we respect and maintain.

D. DISCLAIMER CLAUSE

NDK Financial Services disclaims any liability for funds deposited by you which are subsequently found to have been derived from illegal sources or activities.

You confirm that the funds deposited are not derived from any illegal sources or activities.

E. ROLLOVER DECLARATION

I/ We, the undersigned, do hereby authorize NDK Financial Services Limited to renew (i.e. Roll over) my/our investment when due at the prevailing interest rate and for the same duration, unless otherwise indicated via a telephone call or in writing.