

CHARTERED INSTITUTE OF BANKERS, GHANA  
REGULATIONS, 2021

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IN EXERCISE of the power conferred on the Minister responsible for Education by section 40 of the Chartered Institute of Bankers, Ghana Act, 2019 (Act 991), these Regulations are made this 19<sup>th</sup> day of July, 2021.

*Preliminary Provisions*

**Purpose of Regulations**

1. The purpose of these Regulations is to
  - (a) prescribe practice standards for members of the Institute;
  - (b) prescribe procedures for the registration of
    - (i) members of the Institute;
    - (ii) persons to provide tuition for professional examination in banking; and
    - (iii) persons to provide related banking services;
  - (c) prescribe forms for the purpose of the Act;
  - (d) provide for the discipline of members of the Institute; and
  - (e) provide for the election of members of the Council.

**Application of Regulations**

2. These Regulations apply to members of the Institute.

*Practice Standards*

**Practice of banking**

3. The practice of banking includes activities undertaken
  - (a) by members of the Institute engaged by institutions regulated under the
    - (i) Non-Bank Financial Institutions Act, 2008 (Act 774);
    - (ii) Banks and Specialised Deposit-Taking Institutions Act, 2016 (Act 930);
    - (iii) Payment Systems and Services Act, 2019 (Act 987);
  - (b) under section 37 of the Act; and
  - (c) by other institutions regulated by the Bank of Ghana.

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**Ethical and professional behaviour**

4. (1) A member shall, in the discharge of the professional duty, place the interest of the public, banking profession, employer and customers above the personal interest of the member.

(2) A member shall, in the discharge of professional duties,

- (a) exhibit honesty, integrity, diligence and respect in dealing with the public, the Institute, customers, employers, employees and other professional colleagues;
- (b) be independent, impartial and objective;
- (c) not provide misleading or false information; and
- (d) not engage in or be a party to an illegal act or carry out any instruction that is illegal or that leads to an illegal act.

(3) A member shall disclose the interest of the member in any matter that may lead to a conflict of interest.

(4) A member who contravenes this regulation commits professional misconduct within the meaning of paragraph (f) of the Third Schedule to the Act.

**Professional duty of care**

5. (1) A member shall

- (a) use reasonable care and exercise independent professional judgment when dealing with the public, the Institute, clients, prospective clients, customers, employer, employees and professional colleagues in order to achieve and maintain independence, impartiality and objectivity;
- (b) discharge professional duties to the best of the capabilities of the member taking into account the required technical and professional standards;
- (c) only undertake professional work which the member is competent to perform, and where the member has the
  - (i) required experience; or
  - (ii) technical competence or skills; and
- (d) not discharge professional duties inefficiently or negligently to discredit the member or bring into disrepute the name of the Institute or other professional colleagues.



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(2) A person who performs a service under section 37 of the Act shall ensure that moneys received on behalf of clients is kept in a designated bank account for clients.

(3) A member who contravenes this regulation commits professional misconduct within the meaning of paragraph (g) of the Third Schedule to the Act.

**Confidentiality**

6. (1) A member shall ensure that adequate protection is given to information obtained from a client, customer or employer.

(2) Despite subregulation (1), a member shall disclose any information about a customer or client or a former or prospective customer or client or an employer if the disclosure of information is

- (a) required by law;
- (b) required by order of a court of competent jurisdiction;
- (c) with the consent in writing of the customer or client;
- (d) with the consent in writing of the employer; or
- (e) in the interest of the public where a matter is not before the Court but for which the public needs to know for the general welfare, right or benefit of the public.

(3) A member who contravenes this regulation commits professional misconduct within the meaning of paragraph (a) of the Third Schedule to the Act.

**Business continuity plan**

7. (1) A person registered under section 37 of the Act and these Regulations shall submit a business continuity plan to the Institute to ensure the continuity of the business in case of a disruptive event.

(2) The business continuity plan shall be submitted to the Institute at

- (a) the time of registration under regulation 12 or 13; and
- (b) the time of renewal of the registration under regulation 14.

**Honorary service or pro bono**

8. A member who or a firm that performs honorary service for a non-profit organisation or does any work for no reward is subject to the same practice standards specified in regulations 3 to 7 and regulations 9 and 10.

*Chartered Institute of Bankers, Ghana Regulations, 2021***Continuing professional development**

9. (1) A member shall

- (a) undertake continuing professional development activities by 31<sup>st</sup> December of each year; and
- (b) keep records of the continuing professional development activities.

(2) A member shall submit evidence of undertaking continuing professional development activities to the Institute within the first quarter of the following year.

(3) The continuing professional development activities undertaken by a member shall be relevant to banking or related disciplines.

(4) A continuing professional development activity

- (a) shall attract credit hours as prescribed by the Council; and
- (b) may be structured or non-structured.

**Members in good standing**

10. (1) A member is in good standing if the member has

- (a) paid the annual subscription fee;
- (b) paid any other moneys approved by the Council; and
- (c) satisfied the continuing professional development requirements as prescribed by the Council.

(2) The Institute shall publish the names of members of the Institute once a year in at least two daily newspapers of nationwide circulation and on the website of the Institute.

*Registration***Registration of Chartered Banker or member**

11. (1) For the purpose of section 19 of the Act, an application for registration as a chartered banker or a member of the Institute shall be

- (a) made electronically on the website of the Institute or in writing in the form set out in the First Schedule;
- (b) accompanied with a signed Declaration Statement set out in the Second Schedule; and
- (c) accompanied with any other information as the Institute may require.



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(2) The Council shall, on the successful registration of a person, and on the payment of the prescribed fee, issue the person with a registration certificate that indicates the category of membership of that person.

(3) A registration certificate remains the property of the Institute.

**Registration to provide tuition**

12. (1) For the purpose of section 37 of the Act, an application for registration to provide for tuition for professional examination in banking shall be in writing supported by the requisite documentation determined by the Council.

(2) The application shall be submitted to the Institute together with the registration fee prescribed by the Council.

(3) An applicant shall be a Chartered Banker registered with the Institute and in good standing.

(4) An applicant who is not a Chartered Banker shall have at least a minimum qualification of a bachelor's degree in banking and be registered as an ordinary member of the Institute.

(5) A person is not qualified to be registered to provide tuition for professional examination in banking if the person has been

- (a) convicted by a court of competent jurisdiction for an offence involving fraud or dishonesty;
- (b) declared by a certified psychiatrist and adjudged by a court of competent jurisdiction to be of unsound mind;
- (c) adjudged insolvent or bankrupt by a court of competent jurisdiction and is not discharged; or
- (d) found guilty of professional misconduct by the Institute or any other professional body.

**Registration to provide related banking services**

13. (1) For the purpose of section 37 of the Act, an application for registration to provide related banking services shall be in writing supported by the requisite documentation as prescribed by Council.

(2) The application shall be submitted to the Institute together with the registration fee prescribed by the Council.

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(3) An applicant shall be a Chartered Banker registered with the Institute and in good standing.

(4) A person is not qualified to be registered to provide related banking services if the applicant has been

- (a) convicted by a court of competent jurisdiction for an offence involving fraud or dishonesty;
- (b) declared by a certified psychiatrist and adjudged by a court of competent jurisdiction to be of unsound mind;
- (c) adjudged insolvent or bankrupt by a court of competent jurisdiction and is not discharged; or
- (d) found guilty of professional misconduct by the Institute or any other professional body.

**Validity of registration**

14. (1) The registration to provide for tuition or related banking services shall be valid for one year renewable on application by the submission of

- (a) an application for renewal, and
  - (b) evidence of the payment of the prescribed fee.
- (2) The Council may specify other conditions for renewal.

*Discipline of Members*

**Professional misconduct**

15. (1) A member shall not engage in professional misconduct as specified in the Third Schedule to the Act.

(2) A member who engages in professional misconduct is liable to disciplinary action by the Institute.

(3) Where the professional misconduct alleged also amounts to a criminal offence, that member may be prosecuted in addition to the disciplinary action.

(4) The Institute may commence investigations into an allegation of professional misconduct and proceed to conduct disciplinary proceedings without any complaint or petition filed.

**Procedure for handling misconduct**

16. (1) A complainant or petitioner shall

- (a) sign a complaint or petition alleging misconduct of a member; and



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(b) address the complaint or petition to the Chief Executive Officer of the Institute.

(2) Where the complaint or petition relates to the Chief Executive Officer, the complaint or petition shall be addressed to the Chairperson of the Council.

(3) The Institute shall acknowledge receipt of the complaint or petition in writing within seven days of receipt of the complaint or petition.

(4) The Institute shall forward a copy of the complaint or petition to

(a) the member against whom the allegation of misconduct is made; and

(b) any other person mentioned in the complaint or petition for a response.

(5) The Council shall constitute the Disciplinary Committee within fourteen days of receipt of a complaint or petition and response to the complaint or petition.

(6) The Council shall provide the members of the Disciplinary Committee with copies of the complaint or petition and response to the complaint or petition.

(7) The Chairperson of the Council shall not be a member of the Disciplinary Committee.

(8) The complainant or petitioner shall not, during the disciplinary proceedings, comment on the matter in the mass media.

(9) The complainant or petitioner shall exhaust the disciplinary procedures specified in these Regulations before proceeding to Court.

**Procedure for handling misconduct without complaint or petition**

17. (1) Where the Institute takes the initiative to investigate and conduct disciplinary proceedings into an allegation of professional misconduct, the Institute shall

(a) give notice in writing to the member against whom the allegation of professional misconduct is made; and

(b) state the alleged professional misconduct and the source of the alleged professional misconduct in the notice.

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(2) The member against whom the allegation of professional misconduct has been made shall, submit to the Chief Executive Officer, a written response to the notice.

(6) Where the Institute is satisfied that disciplinary proceedings have to commence, the Council shall constitute the Disciplinary Committee and refer the allegation of professional misconduct to the Disciplinary Committee.

(7) The Chairperson of the Council shall not be a member of the Disciplinary Committee.

*Election Procedures*

**Election of members to the Council**

18. (1) The Council shall convene an Annual General Meeting of the Institute to elect

- (a) a President;
- (b) a Vice President; and
- (c) three other members of the Council at least two of whom are women.

(2) A Chartered Banker in good standing is qualified to vote at an Annual General Meeting.

(3) The Council shall conduct election of officers at an Annual General Meeting.

(4) An advisory committee of the Council shall vet and approve candidates prior to the elections.

**General qualifications**

19. A member qualifies to be elected to the Council if the member

- (a) is in good standing;
- (b) is a fit-and-proper person;
- (c) is a Chartered Banker;
- (d) has a minimum of ten years post qualification experience; and
- (e) serves or has served in a key management position.

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**Qualification for President and Vice President**

20. Without limiting regulation 19, a person qualifies to be elected as President or Vice President of the Institute if the person

- (a) serves or has served in an executive management position in a financial institution; and
- (b) is a fellow of the Institute.

*Fellow and Honorary Fellow Status*

**Conferment of fellow and honorary fellow status**

21. (1) The Council has the exclusive right to confer fellow or honorary fellow status on qualifying members.

(2) For the purposes of enrollment as a fellow or an honorary fellow, a fellow of the Institute or a representative of a financial institution may nominate a person who qualifies to be enrolled as

- (a) a fellow under subsection (6) of section 15 of the Act, or
- (b) an honorary fellow under subsection (8) of section 15 of the Act.

(3) A nomination under subregulation (2) shall

- (a) be made electronically on the website of the Institute or in writing in the form set out in the Third Schedule; and
- (b) signed by the nominee and
  - (i) two current fellows who are the proposer and seconder; or
  - (ii) two seconds, if the proposer is not a fellow.

(4) The Institute shall within three days acknowledge receipt of the nomination.

(5) An advisory committee of the Council shall vet and recommend prospective candidates for the conferment of a fellow or honorary fellow status to the Council.

(6) The Council shall, on the receipt of a recommendation of the advisory committee, and within five months, elect a candidate as a fellow or an honorary fellow.

(7) Where the Council elects a candidate as a fellow or an honorary fellow, the Council shall confer a fellow or honorary fellow status on the candidate at an investiture ceremony organised by the Institute.



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*Miscellaneous Provisions*

**Fees of the Institute**

22. The Institute may charge the following fees:

- (a) annual subscription fee;
- (b) admission fee;
- (c) exemption fee;
- (d) examination fee;
- (e) tuition fee;
- (f) registration fee; and
- (g) any other fee that the Council may determine.

**Payment of fees**

23. (1) A member shall pay in full, the relevant fees specified in regulation 22.

(2) A fee paid under this regulation is not refundable or transferrable.

**Interpretation**

24. In these Regulations, unless the context otherwise requires,

“continuing education requirements” means formal instructions or programmes that enable participants to remain abreast with the latest developments, skills and new technologies relevant to the field of banking including continuing professional development;

“continuing professional development” means structured and non-structured continuing professional development activities;

“disruptive event” means any event that makes it impossible, whether temporarily or permanently, for a business to continue to function such as a pandemic, natural disaster or *force majeure*;

“executive management position” includes a chief executive officer, managing director, deputy chief executive officer, deputy managing director, executive director or any other person holding a board level position or rank in a financial institution;



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“Firm” means a firm of Chartered Bankers or a firm registered with the Institute;

“key management position” includes the chief executive officer, deputy chief executive officer, chief operating officer, chief finance officer, board secretary, treasurer, chief internal auditor, chief risk officer, the head of compliance, the anti-money laundering reporting officer, the head of internal control function, the chief legal officer, the manager of a significant business unit of a bank, a specialised deposit-taking institution, a financial holding company or any person with similar responsibilities;

“member” means a member of the Institute;

“misconduct” includes professional misconduct;

“structured continuing professional development” includes

- (a) any form of formal learning activity that is designed and run or recognised by the Institute to achieve specific learning outcomes and is capable of being objectively verified by the Institute;
- (b) participation in conferences or seminars;
- (c) professional courses or specialist or degree qualification; and
- (d) writing of technical articles, papers or books for publication; and

“unstructured continuing professional development” includes any informal learning activity such as on-the-job training, online research, self-study, reading of professional journals and participation in knowledge sharing events.

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FIRST SCHEDULE



**CHARTERED INSTITUTE OF BANKERS, GHANA**

**Application for Registration**  
*(regulation 11(1)(a))*

**PERSONAL DETAILS:**

SURNAME: .....

OTHER NAMES: .....

MAIDEN NAME (IF APPLICABLE): .....

TELEPHONE NUMBER(S): .....

DATE OF BIRTH: (dd/mm/yyyy) ..... PLACE OF BIRTH.....

**EMPLOYMENT DETAILS:**

NAME OF EMPLOYER: .....

OFFICE POSTAL ADDRESS: .....

EMPLOYMENT DATE: ..... CURRENT POSITION.....



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*Chartered Institute of Bankers, Ghana Regulations, 2021***PROFESSIONAL AND ACADEMIC QUALIFICATIONS:**

(KINDLY INDICATE BELOW ALL PROFESSIONAL AND ACADEMIC QUALIFICATIONS)

INSTITUTION	NAME OF PROGRAMME	STUDY PERIOD	QUALIFICATIONS OBTAINED	DATE OF AWARD

**PROFESSIONAL EXPERIENCE:**

**Please attach endorsed copies of Certificates and detailed Curriculum Vitae covering the last ten years of professional activities.**



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**SECOND SCHEDULE**



**CHARTERED INSTITUTE OF BANKERS, GHANA**

**Declaration Statement**

*(regulation 11(1)(b))*

I hereby declare that the information provided in this application is true and correct to the best of my knowledge and belief. In case any information given in this application proves to be false or incorrect, I shall be responsible for the consequences.

I also declare that I will endeavour to contribute to the promotion of the object of the Chartered Institute of Bankers, Ghana in accordance with the Chartered Institute of Bankers, Ghana Act, 2019 (Act 991).

Please find enclosed the Membership Registration fee in **PAYMENT ORDER.**

Signature: ..... Date: .....

**OFFICIAL USE ONLY**

**Receipt Number and Date: .....**

**Name and Signature of Officer: .....**



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*Chartered Institute of Bankers, Ghana Regulations, 2021***THIRD SCHEDULE****CHARTERED INSTITUTE OF BANKERS, GHANA**

## Nomination for Fellowship

*(regulation 21(3)(a))*Nominations for Fellowship – Guidance Notes

1. Fellows, who are voting members of the Institute, shall be elected by the Council from among those who are
  - (i) associate members; or
  - (ii) ordinary members who have significant relevant experience at a senior level, accepted by the Council for this purpose, if candidates under subparagraphs (i) and (ii) are considered by the Council to have made a significant contribution to banking or to the objects of the Institute.
2. Fellows are entitled to use after their names, the following words and designatory letters: “Fellow of the Chartered Institute of Bankers in Ghana”—FCIB.
3. Fellows (FCIB) who have successfully completed the qualification programme of the Institute and participated annually and completed the Continuing Professional Development Programme of the Institute shall, for so long as they continue to do so, be entitled to use the designation FCIB.
4. Nominations for Fellowship should be submitted in the appropriate form to the Chief Executive of the Institute.
5. Proposals will be accepted from existing Fellows of the Institute or appropriate representatives of financial institutions.
6. In each case, the nomination must be signed by two current fellows i.e., either the proposer and one seconder, or two seconders if the proposer is not a fellow. The form must also be signed by the nominee-applicant.
7. All nominations will be considered by the Advisory Committee of the Institute for recommendation to Council and approved nominations will then be considered for confirmation at the next scheduled meeting of Council.



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8. The length of the approval process will depend on when the nomination is submitted in the annual cycle of the Advisory Committee and the meetings of the Council. The maximum period would be five months but, in most cases, will be considerably less. A nominee will receive an initial acknowledgement letter and will be advised of decision of the Council following the meeting at which the name of the nominee is put forward.
9. Fellowship is formally conferred at an investiture ceremony to which all newly elected fellows are invited. However, nominees are entitled to refer to themselves as Fellows and to use the designation "FCIB" as soon as Council has advised them of their election to the roll of fellows which will be confirmed by letter.
10. Please note that in order to use and maintain the designation as a fellow, fellows are required to pay the appropriate annual membership subscription.
11. The Institute maintains a Code of Professional Conduct setting out the ethical and professional attitudes and behaviours expected of members. A copy of the Code of Professional Conduct can be found at [www.cibgh.org](http://www.cibgh.org). All members, including fellows, are bound by the Code of Professional Conduct.
12. Fellowship is the highest status conferred by the Institute and is a measure of the seniority of the holder. As a result, the Council requires a nominee to answer questions two and three, on the second page of the nomination form, to ensure that prospective fellows meet the required standards of professional and ethical behaviour. In completing the proposal, proposers and seconders are also asked to confirm that, to the best of their knowledge and belief, candidates for Fellowship meet these required standards.
13. If information provided on the nomination form is found to be inaccurate or misleading before election or after the election, the nomination may be rejected and the nominee is subject to disciplinary action.
14. The information provided on this form will be used to process the Fellowship nomination and to set up or amend membership records.
15. The Institute will send details regarding payments related to Fellowship to nominees as part of the process. See [www.info@cibgh.org](mailto:www.info@cibgh.org) for the relevant subscription rate.

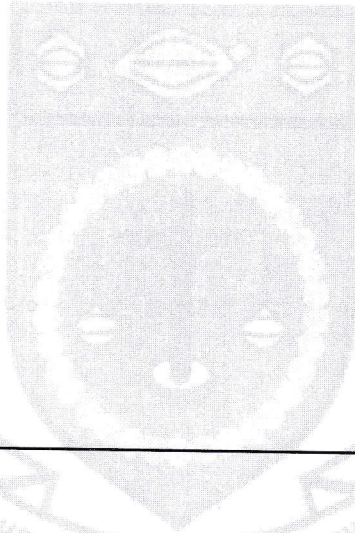


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**To be completed by the Proposer**

Please state your reasons why the nominee is being nominated for Fellowship (their significant contribution to banking, or to the objects of the Institute)

CIB GHANA



HONESTY AND INTEGRITY



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**PROPOSAL**

Please make sure you have completed the reasons for Fellowship application box on the previous page. The candidate nominated overleaf is hereby proposed for Fellowship of the Chartered Institute of Bankers, Ghana.

Name of Proposer: \_\_\_\_\_ Title: \_\_\_\_\_

Job Title: \_\_\_\_\_

Name of Employer: \_\_\_\_\_

Work Address: \_\_\_\_\_

Postcode: \_\_\_\_\_

Work Phone Number.: Fellow of the Chartered Institute of Bankers, Ghana  
(FCIB)  
Yes/No

Signature \_\_\_\_\_ Date \_\_\_\_\_

Seconder MUST be a Fellow of the Chartered Institute of Bankers, Ghana

Name of Seconder: \_\_\_\_\_ Title: \_\_\_\_\_

Job Title: \_\_\_\_\_

Name of Employer: \_\_\_\_\_

Work Address: \_\_\_\_\_

Postcode: \_\_\_\_\_

Work Phone Number.: Fellow of Chartered Institute of Bankers, Ghana  
(FCIB)  
Yes/No

Signature \_\_\_\_\_ Date \_\_\_\_\_



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**If the proposer is NOT a Fellow of the Chartered Institute of Bankers, Ghana please provide the details of a second supporting Fellow.**

Name of Seconder:	Title:
Job Title:	
Name of Employer:	
Work Address:	
	Postcode:
Work Phone Number:	FCIB
	Yes/No
Signature	Date

Please forward completed forms to:

The Chief Executive, Chartered Institute of Bankers, Ghana  
Trinity College Road, Okponglo, East Legon, Accra



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Fellowship Application Form

Please refer to the guidance notes on page 2 before completing the form

Personal Details to be completed by Applicant (please use block capitals or typescript)

Surname of Applicant:

Forename(s) Date of Birth

Job Title:

Name of Employer:

Work Address: Postcode:

Work Phone Number.: Electronic mail Address (required):

Home Address:

Postcode: Home Phone Number / Mobile Phone Number:

Preferred mailing address (please tick) Business Home

Category of current membership of the Chartered Institute of Bankers, Ghana (please tick)

Fellow Associate (ACIB) Student Affiliate N/A

Other Professional and Academic Qualifications

(Please note: If not either a Fellow or ACIB qualified, please also send in a copy of your C.V.)

Please provide a brief resume of your career (or attach separately)



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(Proposer and seconder(s) should insert their details and sign on page 4)

**Please note that this nomination requires the support of TWO current Fellows of the Chartered Institute of Bankers, Ghana i.e., either the proposer and one seconder OR two seconders if the proposer is not a Fellow.**

**Declaration to be completed by Applicant**

1. If elected, I agree to be bound by the provisions in the Chartered Institute of Bankers Ghana Act, 2019 (Act 991) of the Chartered Institute of Bankers, Ghana including the Ghana Banking Code of Ethics and Business Conduct.

*Please answer Yes or No to the following questions. If the answer is Yes in any case, please explain the circumstances in the comments section below. Failure to answer the questions honestly and disclose any relevant information may result in the withdrawal of any Fellowship awarded.*

- | 2. Have you ever been   | Yes                      | No                       |
|---|--------------------------|--------------------------|
| (a) served or threatened with a bankruptcy petition or equivalent or been involved in any situation involving non-payment of your creditors?  | <input type="checkbox"/> | <input type="checkbox"/> |
| (b) convicted of any criminal offence (spent convictions need not be mentioned)   | <input type="checkbox"/> | <input type="checkbox"/> |
| (c) disqualified from being a director in Ghana or elsewhere?   | <input type="checkbox"/> | <input type="checkbox"/> |
| (d) dismissed from any employment for gross misconduct or for any act or omission involving dishonesty?   | <input type="checkbox"/> | <input type="checkbox"/> |
| (e) in any way disciplined, fined, publicly criticised or restricted in your actions by a court, regulator, official or professional body in respect of your professional or business activities?       | <input type="checkbox"/> | <input type="checkbox"/> |
| (f) investigated about allegations of misconduct or malpractice in connection with your professional activities which resulted in a formal complaint being proved but no disciplinary order being made? | <input type="checkbox"/> | <input type="checkbox"/> |
| (g) refused entry to or excluded from membership of any (a) (served or threatened with a bankruptcy petition or equivalent or been involved in any situation involving non-payment of your creditors?   | <input type="checkbox"/> | <input type="checkbox"/> |



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3. Are you Yes No
- (a) currently undergoing any investigation or disciplinary procedures conducted by an employer, a regulator, professional body or similar? If yes, please provide details.
- (b) aware of any personal or professional actions or conduct which, if this became public knowledge, could bring the Institute into disrepute? If yes, please provide details.
4. I understand that this form will be used to nominate me for Fellowship of the Chartered Institute of Bankers, Ghana and, if the proposal is accepted, I will accept the appointment and pay the appropriate annual subscription.
5. The information I have provided is true to the best of my knowledge and belief.

Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date \_\_\_\_\_



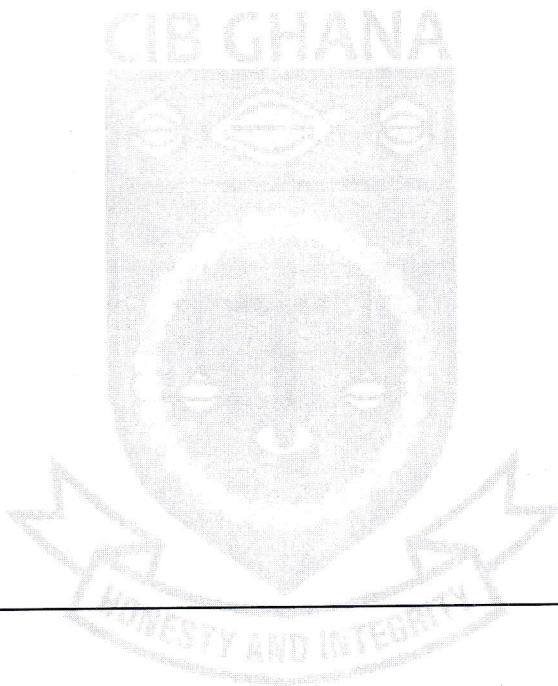
GA-416-1116, Private Mail Bag 7, GPO, Trinity Avenue, Okponglo, Accra  
0302541308 | 0302541309 | 0302541614 | 0243690343  
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*Chartered Institute of Bankers, Ghana Regulations, 2021*

**Comments from Applicant**

If you have answered yes to any of the questions in sections 2 or 3 of the declaration above, please use this space to explain the circumstances.



*Chartered Institute of Bankers, Ghana Regulations, 2021*

**HON. DR. YAW OSEI ADUTWUM, M.P.**  
*Minister responsible for Education*

Date of *Gazette* notification: 2<sup>nd</sup> August, 2021.

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