



## A Bank of Ghana Financial Literacy on Secure Banking Practices

### Authenticate the Identity of Representatives of Your Bank

Your financial institution will not ask for any sensitive personal information such as passwords and PINs through phone calls, SMS or emails. Always authenticate the identity of a caller claiming to be a representative of your bank. In case of complaints:

#### Contact the BoG Market Conduct Office

 0302665005

 [complaints.office@bog.gov.gh](mailto:complaints.office@bog.gov.gh)

 0596912354, 0501502270

 7th Floor Cedi House, Accra

 [www.bog.gov.gh](http://www.bog.gov.gh)

  @thebankofghana



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### Secure Your ATM Cards

The information on your card could be used by criminals/fraudsters for transactions without your approval even if your PIN is unknown. In case of complaints:

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## A Bank of Ghana Financial Literacy on Secure Banking Practices

### Protect Your Cheque Book

Do not sign a blank cheque for a staff of a financial institution or any person for immediate or later withdrawal. In case of complaints:

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### Secure Your Personal Data

Prevent theft of your identity at the banking halls or elsewhere by properly disposing of all documents containing personal data such as name, account number, contact information, signature, etc. In case of complaints:

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## A Bank of Ghana Financial Literacy on Secure Banking Practices

### Ensure the Source of Funds Received in Your Account is Legitimate

Beware of funds you receive in your bank account for yourself or on behalf of other persons, as this may be subject to anti-money laundering and countering terrorism financing laws. Always ensure the source of funds received in your account is legitimate. Do not allow anyone to use your bank account for a transaction. You are responsible for the activities on your bank account. In case of questions or complaints:

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## A Bank of Ghana Financial Literacy on Secure Banking Practices

### Report Suspicious Transactions on Your Account

Regularly monitor your bank transactions and account balances and report any unlawful, unauthorized, or suspicious transactions on your account to the institution. In case of complaints:

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## A Bank of Ghana Financial Literacy on Secure Banking Practices

### Secure Passwords, Usernames & OTPs

Your banking application login credentials such as passwords, usernames and one-time passwords (OTPs) are highly sensitive and important assets in the digital world as the keys to your homes. Properly secure them. In case of complaints:

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## A Bank of Ghana Financial Literacy on Secure Banking Practices

### Report Unfair Treatment by Licensed Financial Institutions

Have you been unfairly treated by an institution licensed by the Bank of Ghana? Report to the institution and if not satisfied to the Bank of Ghana for prompt redress.

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**Please take note! The only institutions licensed and supervised by the Bank of Ghana are:**

- ✓ Banks
- ✓ Savings & Loans Companies
- ✓ Rural & Community Banks
- ✓ Finance Houses, Finance & Leasing Companies
- ✓ Leasing Companies, Mortgage Companies
- ✓ Deposit-Taking Microfinance Companies
- ✓ Micro-Credit Companies
- ✓ Non Deposit-Taking Financial NGOs
- ✓ Individual Money Lenders
- ✓ Susu Collectors
- ✓ Forex Bureaus
- ✓ Credit Bureaus
- ✓ Dedicated Electronic Money Issuers
- ✓ Payment Service Providers (PSPs)/ Financial Technology Firms (FinTechs)
- ✓ Payment Financial Technology Service Providers (PFTPs)

**Demand to see a valid BoG licence from any one of these institutions and ask for a list of their permitted activities. In case of questions or complaints:**

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