GOVERNMENT OF GHANA

RIGHT TO INFORMATION MANUAL

BANK OF GHANA (BoG)

2026

Document Number:

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CHANGE HISTORY

VERSION	DATE	REVISION DESCRIPTION
1.0	February, 2026	Initial Version

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1. OVERVIEW

This Right to Information (RTI) Manual is drafted pursuant to section 3 of the Right to Information Act, 2019 (Act 989). Act 989 gives effect to the constitutional right to information provided under Article 21 (1) (f) of the 1992 Constitution, granting citizens access to official information held by government institutions, and the qualifications and conditions under which the access may be obtained. Act 989 applies to information which came into existence before, or which will come into existence after the commencement of Act 989.

1.1 Purpose of Manual – To inform the public of the organisational structure, responsibilities, and activities of the Bank of Ghana (BoG) and provide the types and classes of information available at BoG, including the location and contact details of its Information Officers.

2. DEPARTMENTS UNDER BoG

This section describes the responsibilities of the BoG and lists the names of all Departments in the BoG, including the description of organisational structure and responsibilities. Further, this section provides details of the classes of information accessible at a fee.

VISION

To be a central bank of excellence, respected and trusted by stakeholders.

MISSION

We formulate and implement monetary policy to attain price stability, contribute to the promotion and maintenance of financial stability, and ensure a sound payment system to achieve sustainable economic growth.

Departments and Offices Under the BoG
A. Departments
1. Secretary's
2. Governors'
3. Banking Supervision
4. Finance
5. Risk Management
6. Human Resource
7. Estate and Project Management
8. Procurement and Transport
9. Currency Management
10. Legal
11. Medical
12. Financial Stability
13. Security
14. Financial Markets
15. Banking
16. Information and Communication Technology
17. Internal Audit
18. Other Financial Institutions Supervision

19. Research
20. Collateral Registry
21. Communications
22. The Center for Training and Capacity Development
23. Resolution and Restructuring
24. Fintech and Innovation
25. Virtual Assets

B. Offices

26. Data Analytics and Artificial Intelligence Office
27. Information Security Office
28. External Facilities and Projects Administration Office
29. Regional Branch Coordinating Office

C. Regional Branches

29. Kumasi Regional Office
30. Takoradi Regional Office
31. Sunyani Regional Office
32. Hohoe Regional Office
33. Tamale Regional Office
31. Sefwi Boako (Regional Currency Office)

Responsibilities of the BoG:

The primary objective of the BoG is to maintain stability in the general level of prices. Without limiting this objective, the BoG shall support the general economic policy of the Government, promote economic growth and development, ensure the effective and efficient operation of the banking and credit system, and contribute to the promotion and maintenance of financial stability in the country.

In this respect, section 4 of the Bank of Ghana Act, 2002 (Act 612) as amended, imposes on the BoG the following responsibilities:

a. formulate and implement monetary policy aimed at achieving its objectives;

b. promote by monetary measures, the stabilisation of the value of the currency within and outside the Republic of Ghana;
c. institute measures which are likely to have a favourable effect on the balance of payments, the state of public finances and the general development of the national economy;
d. regulate, supervise and direct the banking and credit system and ensure the smooth operation of the financial sector;
e. promote, regulate and supervise payment and settlement systems;
f. issue and redeem the currency notes and coins;
g. ensure effective maintenance and management of the Republic's external financial services;
h. license, regulate, promote and supervise non-banking financial institutions;
i. act as banker and financial adviser to the Government;
j. promote and maintain relations with international banking and financial institutions and subject to the Constitution and any other relevant enactment, implement international monetary agreements to which the Republic is a party; and
k. perform other functions that are incidental or conducive to the efficient performance of mandated functions.

2.1 Description of the Activities of Each Department, Office, and Agency.

Directorate/Department	Responsibilities/Activities
Secretary's	To perform the functions of maintaining a secretariat for the Board of Directors (the Board) and ensuring accurate recording of proceedings and decisions of the Board and to perform such other functions as the Governor or the Board may direct.
Governors'	To provide effective immediate administrative and technical support to the Governors, and coordinate undertakings of external partners.
Banking Supervision	To undertake the supervision and examination of all banking institutions and specialised deposit-taking institutions.

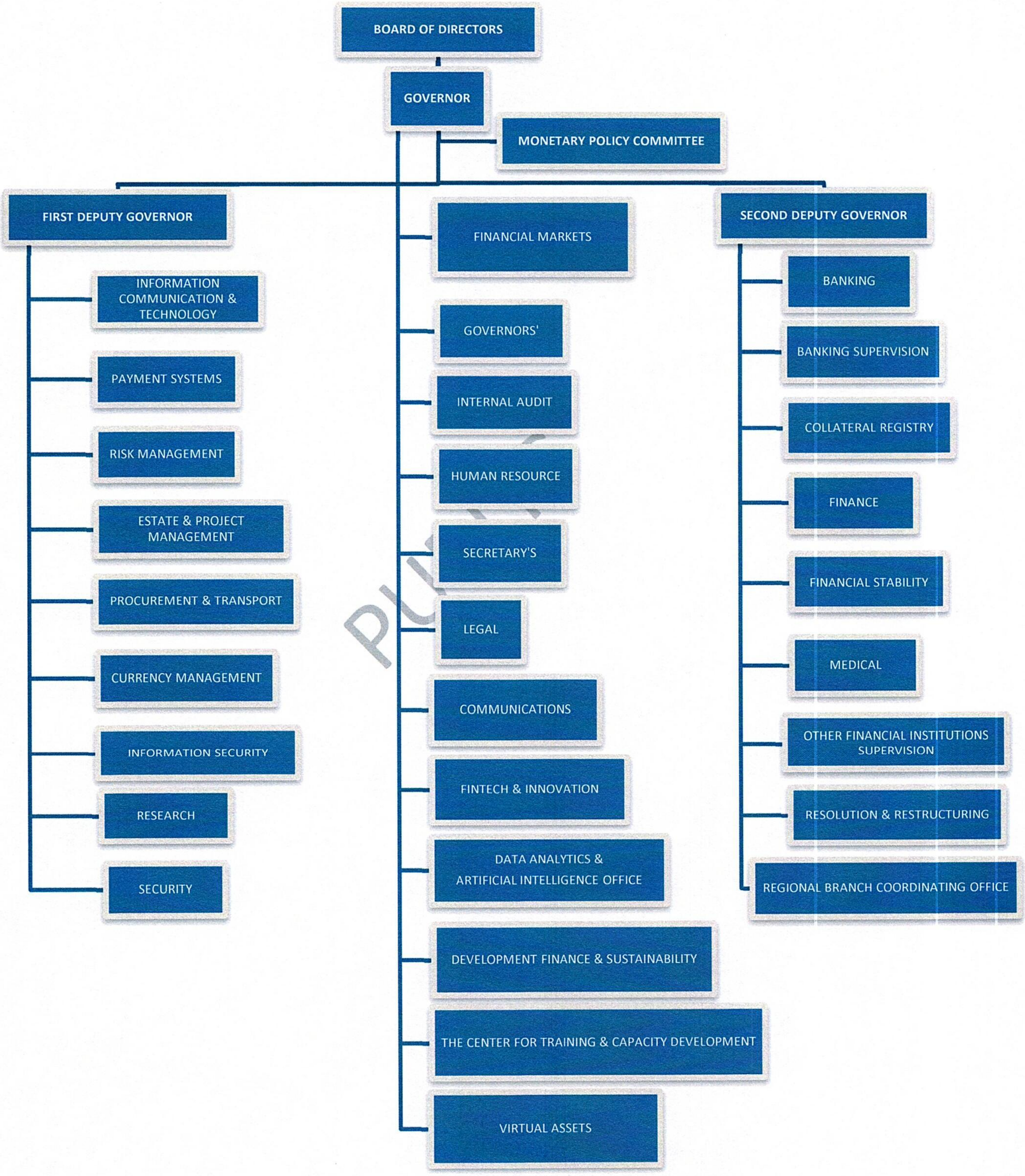
Finance	To develop and operate an efficient accounting and budgetary control system that ensures prompt settlement of obligations and provides accurate and timely financial reporting.
Risk Management	To coordinate, monitor and evaluate the management of risks, and the strategy for successful attainment of BoG's mission and objectives.
Human Resource	To recruit, reward, train, develop, and retain quality human resources to ensure effective and efficient delivery of outputs and the achievement of BoG's objectives.
Estate and Project	To provide a conducive physical infrastructure, provide the framework, and the governance structure to guide BoG in managing projects effectively for the attainment of project objectives and to establish best project management practices in BoG.
Procurement and Transport	To provide an efficient procurement and transport service in BoG.
Currency Management	To pursue efficient and secure management of Ghana's currency to ensure its acceptability, accessibility, and integrity for economic transactions.
Legal	To protect the identified interests of BoG and to provide timely and cost-effective legal services to the Bank.
Medical	To provide quality and cost-effective healthcare to ensure a healthy and productive workforce.
Financial Stability	To undertake surveillance of the financial system in order to identify, analyse, and assess potential systemic risks for prompt remedial action to ensure improved resilience and public confidence.
Security	To provide a secure and safe physical working environment to minimise BoG's operational risk.
Financial Markets	To contribute to the implementation of monetary policy through the development of the financial market, management of the forex reserve and domestic debt in the most effective and efficient way and promoting market stability in both foreign exchange and domestic markets.

Banking	To provide efficient, effective, and reliable banking services to the government, state institutions, and banks.
Information and Communication Technology	To provide high-quality, cost-effective, innovative enterprise technology solutions that enhance the BoG's operational efficiency.
Internal Audit	To provide an independent opinion on the internal audit of the operations and functions of BoG and use risk-based and non-risk-based processes to advise on the corrective measures to be implemented to protect and enhance the value of BoG.
Other Financial Institutions Supervision	To process applications and recommend the issuance of licences to Rural and Community Banks, Microfinance Institutions and Forex Bureaus, regulate and supervise the licensed institutions to ensure their safety and soundness, and facilitate orderly exit of troubled institutions through legal and regulatory mechanisms, including implementation of policies, principles, and standards for effective supervision.
Research	To generate and provide the BoG with the necessary data for the formulation of monetary policy, and the regulation of banks and regulated financial institutions, and perform any other duties that the Board may direct.
Collateral Registry	To provide and maintain a register of charges on assets to ensure the availability of reliable information on collaterals, as well as facilitating a speedy enforcement process to promote access to credit.
Communications	To promote transparency and credibility by effectively communicating monetary policy decisions and other activities of the BoG to stakeholders and the public.
FinTech and Innovation	To promote the BoG's cash-lite, electronic payment, and digitisation agenda by supporting the efficiency and stability of the payment and financial systems in order to deepen financial inclusion.
Information Security Office	To ensure continuous monitoring and improvement of the BoG's cyber and information security posture and defend against internal and external threats by ensuring that the BoG's people and information assets comply with relevant laws and regulations, policies, and international standards.

Resolution and Restructuring	To manage the orderly exit of a failing or failed institution in line with the provisions in the Banks and Specialised Deposit-Taking Institutions Act, 2016 (Act 930), Non-Bank Financial Institutions Act, 2008, (Act 774), and other relevant laws.
The Center for Training and Capacity Development	To deliver training and capacity development for central banking and other financial sector staff through strategic collaboration and partnerships.
Data Analytics and Artificial Intelligence	To transform decision-making through cutting-edge data analytics and innovation, driving sustainable excellence across all functions of BoG.
Development Finance and Sustainability	To ensure transparent, efficient, and impactful utilisation of specific Government of Ghana procured loans and grants, in collaboration with relevant stakeholders, and participate in the monitoring and evaluation of the BoG's Corporate Social Responsibility projects.
Virtual Assets Department	To oversee, supervise, and regulate participants in Ghana's virtual assets ecosystem in accordance with the Virtual Asset Service Providers Act, 2025 (Act 1154), and to collaborate with the Securities and Exchange Commission (SEC) and other stakeholders to promote the safe, transparent, and compliant development of the sector.
Kumasi Regional Office	To provide efficient and excellent banking and currency management services to stakeholders and the monitoring of Micro Finance Institutions (MFIs) in the Ashanti Region.
Takoradi Regional Office	To provide efficient and excellent banking and currency management services to stakeholders and monitor MFIs in the catchment areas of the Western and Central Regions.
Sunyani Regional Office	To provide efficient and excellent banking, currency management services to stakeholders and the monitoring of MFIs in the Bono East Region.
Hohoe Regional Office	To provide efficient and excellent banking, currency management services to stakeholders and the monitoring of MFIs in the Volta Region.
Tamale Regional Office	To provide efficient and excellent banking, currency management services to stakeholders and the monitoring of MFIs in the three Northern Regions.

Sefwi Boako (Agency)	To provide efficient and excellent banking, currency management services to stakeholders and the monitoring of MFIs in the Western North Region.
Regional Branch Coordinating Office (RBCO)	To provide efficient and excellent oversight for all the BoG's regional branches.

2.2 Bank of Ghana's Organogram



2.3 Agencies Under BoG

GCB Bank acts as an agent of the BoG in nine of its branches (underlisted).

Agents[1] of the Bank of Ghana
1. GCB, Tema Branch 2. GCB, Agona Swedru Branch 3. GCB, Cape Coast Branch 4. GCB, Nkawkaw Branch 5. GCB, Dunkwa-on-Offin Branch 6. GCB, Wa Branch 7. GCB, Koforidua Branch 8. GCB, Ho Branch 9. GCB, Bolga Branch

Responsibilities:	**Details of Activities:**
Provision of currency management services to deposit money banks (DMBs) in their catchment area	• Honouring cash withdrawals from DMBs • Receipt of deposits from DMBs within the catchment area

[1] Entities listed from 1-9 are branches of GCB acting as Agents of the BoG

2.4 Classes and Types of Information

List of Various Classes of Information in the Custody of the Institution:
Applications will be assessed on a case-by-case basis in accordance with the Right to Information Act, 2019(Act 989).
Types of Information Accessible at a Fee:
Public information Confidential information which is not exempted under Act 989.

3. PROCEDURE FOR PROCESSING APPLICATIONS

Section 18 of Act 989 provides guidelines for applying for information kept by a public institution pursuant to Act 989. The Information Officer or a designated officer (**See Appendix B**) is responsible for considering applications made to the BoG.

3.1 The Application Process

a. An individual can apply for access to information from the BoG, which request should be in writing using the Standard RTI Application Form. **(See Appendix A).** A copy of the form, which is on the BoG website, can be printed and completed for submission to the BoG or completed and submitted electronically on the website.

b. Information Required for the Application

A written request shall contain the following information:

- Date of the application
- Name of the applicant or the individual on whose behalf the information is being requested
- Name of the organisation the applicant is representing
- Contact address of the applicant or address of the person/organisation on whose behalf the information is being requested (Telephone Number, email address, postal address, fax)
- Sufficient description of information being sought for easy identification of information (Applicants are to specify the type of information, including dates)
- Form and manner of access required
- Payment of appropriate fees if applicable
- Signature/thumbprint of the applicant.

c. Provision of identification

The applicant shall present one (1) of the following valid identification cards (IDs) as proof of identity:

- Ghana Card
- Passport

d. Oral Applications

Where an applicant is unable to write due to illiteracy or a disability, he or she may make the request orally. Oral Requests shall comply with the following:

- The Information Officer shall reduce the oral request into writing and give a copy of the written request as recorded to the applicant to authenticate. (S. 18(3)
- The Information Officer shall clearly and correctly read and explain the written requests to the understanding of the applicant
- A witness must endorse the request with the writing: “the request was read to the applicant in a language that the applicant understands, and the applicant appeared to have understood the content of the request before signing”
- The applicant must then make a thumbprint or mark on the request.

e. Manner of Access

i. The BoG shall give access to information requested in a particular form/format. However, the BoG shall refuse such a request if it is not appropriate to grant access to such information based on the nature of the information.

ii. The applicant shall state the format of information being requested and the mode of transmission (e.g. certified true copy, photocopy or electronic copies)

iii. Whether information should be transmitted through a postal address, email, courier services, fax, etc.

iv. Where the BoG can grant access to such information, but in some other form or format, access shall be granted in that other form/format.

v. The applicant shall be provided with reasons why access cannot be granted in the form/format requested. There shall be no extra charge for access granted in that other form/format.

vi. Access to information may be granted to an applicant in accordance with the provisions of Act 989.

vii. The applicant may be accorded the opportunity to inspect information or receive a copy physically or in any other form required including electronic, magnetic, optical, computer printout, various computer storage devices, and web portals or in any other form prescribed by the Act.

viii. Where the BoG is unable to grant access to the information in a form specified by the applicant, access can be given in some other form. In such instance, the applicant shall be provided with a reason why access cannot be given in the specified form.

f. Transfer of Application

Where the BoG is unable to deal with an application because the information requested:

i. Is not in the custody or control of the BoG, but to the knowledge of the BoG is held by another public institution, or

ii. Is in the custody of BoG but is more closely related to the functions of another public institution, the Information Officer shall, within two days of receipt of the application, refer the applicant to the relevant public institution or transfer the application to the relevant public institution and give written notice of the transfer to the applicant.

g. **Non-existent Information**

Where reasonable and practical steps have been taken to find the information requested and there are reasonable grounds to believe that the information does not exist, the Information Officer shall by a signed written declaration notify the applicant in that it is not possible to give access to the information for the stated reason and include the steps which have been taken to find the document or determine its existence.

h. **Deferred Access**

The BoG may defer access to information if the information is:

i. required to be published within 90 days from the date of receipt of the application, or

ii. has been prepared for submission to any person and is yet to be submitted.

Where access is deferred, the applicant shall be notified in writing within three days of the deferment, with the reason for the deferment and the likely period of the deferment.

3.2 **Decision on Application and Response to Applicants**

a. The BoG shall decide on the application and, through the Information Officer, notify the applicant in writing within 14 days of receipt of the application. The notice shall state:

- Whether or not access to the information will be given;
- Whether access to only part of the information shall be granted, and reasons for giving access only in part, and/or whether the other part of the information is exempt information;
- The form in which access shall be granted; and
- The applicable fee (if any).

i. The BoG may, in accordance with Act 989, refuse access to information. In doing so, the notice to refuse access shall state the reason for the refusal and the provision under which the decision for the refusal is based.

ii. If the applicant fails to pay the prescribed service charge, the BoG may refuse to continue to process the application and shall immediately notify the applicant in writing.

iii. Where an application relates to information which reasonably appears to be necessary to safeguard the life or liberty of a person, the Information Officer shall, within 48 hours, determine whether to grant the application, notify the applicant of the decision in writing and give the applicant access where the application is granted.

iv. Where the information requested does not appear to be necessary to safe guard a life or liberty of a person, the Information Officer shall within 48 hours of receipt of the application notify the applicant of the decision and reasons for the decision and inform the applicant that subject to their right to apply to the Commission for review, the Information Officer shall make a decision on whether to grant access to the requested information within 14 days.

b. Exempted Information

Where the requested information contains information exempted under sections 5 to 17 of Act 989, access to the information may be refused by the BoG.

c. Extension of Time to Deal with an Application

The Governor of the BoG may extend the time for dealing with an application for a period not exceeding 7 days from the date when a decision on the application should have been made, under the following circumstances:

i. information requested is in a large volume or requires a search through a large number of records, and compliance with the original time limit would unreasonably interfere with the operations of the BoG,

ii. Other persons or institutions need to be consulted, and this cannot be reasonably complied with within the time limit.

iii. The information requested has to be gathered from more than one source.

The Information Officer shall notify the applicant in writing of the period of extension and the reason for the extension within seven days of receipt of the application.

d. Right to Internal Review

i. An applicant aggrieved by the decision of the Information Officer may submit an application in writing or orally for internal review addressed to the Governor of the BoG within 30 days of receipt of the decision of the Information Officer.
ii. The application shall state the request and the decision of the Information Officer.
iii. An oral request shall be put in writing or braille by the officer-in-charge, explained in a language understood by the applicant in the case where the applicant is illiterate or handicapped, and an endorsed copy provided to the applicant. The applicant shall sign and thumbprint the request.

i. When the application for internal review is received, the Information Officer shall, as soon as practicable, but in any event within five days after receipt of the application:

- Submit the application to the Governor of the BoG for internal review. This should include the reasons of the Information Officer for the initial decision and the application that is subject to review, and notify the applicant in writing of the submission.

e. Decision on Internal Review

The Governor of the BoG shall, as soon as reasonably practicable, but in any event within 15 days of receipt of the request, make a decision and notify the applicant in writing of that decision.

i. Where the Governor of the BoG determines that access should be granted, the notice shall state the fee payable and the form in which access will be given.
ii. Where the Governor of the BoG decides to release information that contains third-party information, the applicant shall not be granted access to that information unless the third party has been notified of the request and has consented to the release of the information; or any appeal lodged against the release of the information by the applicant has been determined.
iii. Where the Governor of the BoG decides to release the information despite the disapproval of the third party, the Governor of the BoG shall inform the third party in writing.
iv. Where access to information is refused, the Governor of the BoG shall notify the applicant in writing. Written notice to the applicant shall state the reason for the refusal based on the contents of the request and the information considered by the BoG and the provision(s) of Act 989 being relied on.

g. Fees and Charges for Access to Information

Fees shall be charged where applicable in accordance with the fees approved by Parliament under the Fees and Charges (Miscellaneous Provisions) Act, 2022 (Act 1080).

4. AMENDMENT OF PERSONAL RECORD

A person given access to information contained in records of BoG may apply to the BoG for an amendment of the information if the information represents the personal records of that person and in the person's opinion, the information is incorrect, misleading, incomplete or out of date.

s.1 **How to apply for an Amendment**

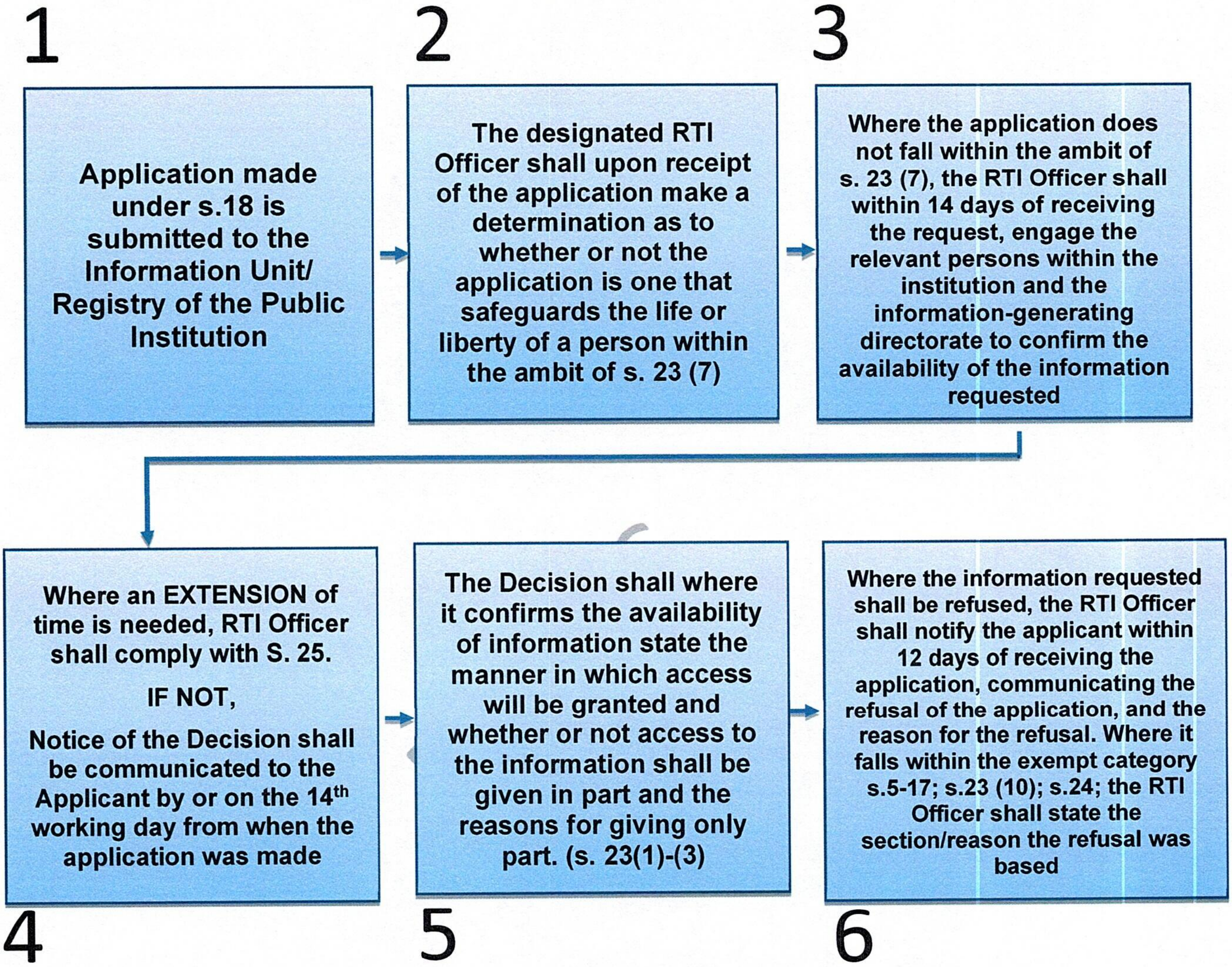
a. The application should be in writing indicating;
    - Name and proof of identity
    - Particulars that will enable the records of the BoG to identify the applicant
    - Specify the area in which the applicant claims the information contained in the records is incorrect, misleading, incomplete or out of date
    - Signature of the applicant.

b. For information claimed to be incomplete or out of date, the application shall be accompanied by the relevant information which the applicant considers necessary to complete the records or bring them up to date.

c. The address to which a notice shall be sent should be indicated.

d. The application shall be submitted at the office of the BoG.

Process Flow Chart of RTI Application – S. 23



Appendix A: Standard RTI Request Form

[Reference No.: ....]

APPLICATION FOR ACCESS TO INFORMATION UNDER THE RIGHT TO INFORMATION ACT, 2019 (ACT 989)

1.	**Name of Applicant:**			
2.	**Date:**			
3.	**Public Institution:**			
4.	**Date of Birth:**	**DD**	**MM**	**YYYY**
5.	**Type of Applicant:**	Individual ☐	Organisation/Institution ☐	
6.	**TIN Number**			
7.	**If Represented, Name of Representative:**			
7 (a).	**Capacity of Representative:**			
8.	Type of Identification:	☐ National ID Card ☐ Passport ☐ Voter's ID ☐ Driver's License		
8 (a).	**Id. No.:**			
9.	**Description of the Information being sought (specify the type and class of information, including cover dates. Kindly fill multiple applications for multiple requests):**			

10.	**Manner of Access:**	☐ **Inspection of Information** ☐ **Copy of Information** ☐ **Viewing / Listen** ☐ **Written Transcript** ☐ **Translated (specify language)** ☐
10 (a).	**Form of Access:**	☐ **Hard copy** ☐ **Electronic copy** ☐ **Braille**
11.	**Contact Details:**	☐ Email Address____________________ ☐ Postal Address____________________ ☐ Tel: ____________________
12.	**Applicant's signature/thumbprint:**	
13.	**Signature of Witness (where applicable)** *"This request was read to the applicant in the language the applicant understands, and the applicant appeared to have understood the content of the request."*	

4. Appendix B: Contact Details of BoG's Information Unit

Name of Information/Designated Officer:

Stephen Acheampong	Information Officer
Philip Gandaa Nanfuri	Information Officer
Joshua N.A. Acquaye	Information Officer

Communications Department
The Bank Square
42 Castle Road, Accra

Telephone/Mobile Number of Information Unit:

+233 30266174 - 6

Postal Address of the Institution:

P.O Box GP 2674, Accra - Ghana

5. Appendix C: Acronyms

Table 1 Acronyms

Acronym	Full Form
RTI	*Right to Information*
MFI	*Micro Finance Institution*
s.	*section*
SEC	*Securities and Exchange Commission*
BoG	*Bank of Ghana*
DMBs	*Deposit Money Banks*

6. Appendix D: Glossary

This glossary presents clear and concise definitions for terms used in this manual that may be unfamiliar to readers, listed in alphabetical order. Definitions for terms are based on section 84 of the RTI Act.

Table 2 Glossary

Term	Definition
Access	*Right to Information.*
Access to information	*Right to obtain information from public institutions.*
Contact details	*Information by which an applicant and an information officer may be contacted.*
Court	*A court of competent jurisdiction.*
Designated officer	*An officer designated for the purposes of the Act who performs similar role to the information officer.*
Exempt information	*Information which falls within any of the exemptions specified in sections 5 to 16 of the Act.*
Function	*Powers and duties.*
Government	*Any authority by which the executive authority of the Republic of Ghana is duly exercised.*
Information	*Information according to the Act includes recorded matter or material regardless of form or medium in the possession or under the control or custody of a public institution, whether or not it was created by the public institution, and in the case of a private body, relates to the performance of a public function.*
Information officer	*The information officer of a public institution or the officer designated to whom an application is made.*
Public	*Used throughout this document to refer to a person who requires and/or has acquired access to information.*
Public institution	*Includes a private institution or organisation that receives public resources or provides a public function.*
Right to information	*The right assigned to access information.*
Section	*Different parts of the RTI Act.*