

**The Manager**  
International Business and Payment Centre  
Stanbic Bank Ghana Ltd  
PO Box CT 2344  
Cantonments – Accra

Dear Sir/Madam,

**Application for a Wire Transfer**

Account name \_\_\_\_\_  
Physical address (Plot No./House No./Building No.) \_\_\_\_\_  
Street name \_\_\_\_\_  
Postal address \_\_\_\_\_  
Town/City \_\_\_\_\_  
Email \_\_\_\_\_  
(To receive debit/swift advice)  
Date (DD-MM-YYYY) \_\_\_\_\_  
Branch \_\_\_\_\_  
Telephone number \_\_\_\_\_

Please debit my/our \_\_\_\_\_ account number  with the sum of \_\_\_\_\_  
 USD  GBP  ZAR  EUR  JPY  AUD  CNY  CAD  XOF  CHF

(Amount in words) \_\_\_\_\_

and transfer same as follows:

**Beneficiary's Bank Details**

Bank name \_\_\_\_\_  
Bank address \_\_\_\_\_  
Swift   
ABA/Routing/Sort Code/Bank Code/IBAN Number \_\_\_\_\_

**Intermediary Bank Details**

Intermediary/Correspondent Bank (If any) \_\_\_\_\_  
Swift code-Intermediary Bank \_\_\_\_\_

**Beneficiary Information**

Account number \_\_\_\_\_  
Name \_\_\_\_\_  
Physical address (Plot No./House No./Building No.) \_\_\_\_\_  
Street name \_\_\_\_\_  
Postal address \_\_\_\_\_  
Town/City \_\_\_\_\_ Country \_\_\_\_\_

Information for beneficiary

Your charges should be debited to account number  Leave blank if all charges for beneficiary

Purpose of transfer/payment \_\_\_\_\_

**Foreign Bank Charges**  Applicant  Beneficiary  Share

Yours faithfully,

Name 1 \_\_\_\_\_ Signature 1 \_\_\_\_\_

Name 2 \_\_\_\_\_ Signature 2 \_\_\_\_\_

For official use only			
<input type="checkbox"/> Mandate in place	<input type="checkbox"/> Sufficient funds available for transfer	<input type="checkbox"/> Supporting documents provided	<input type="checkbox"/> Undertaking provided
<input type="checkbox"/> Customer signature verified			Date stamp
Authorised to process _____			
Registered by _____	Captured by _____		
Reference number _____	Released by _____		
Due Diligence by _____			
Relationship Team email 1 _____			
Relationship Team email 2 _____			Branch name
			Signature

With the coming into force of the Foreign Exchange Act, 2006 (Act 723) the Bank of Ghana issued Operational Guidelines under Notice No. BG/ GOV/ SEC/2007/4 dated March 15, 2007. Banks are therefore required to ensure that applications for transfer of funds abroad are adequately supported by the underlying documents as listed below for various types.

<p><b>Please Indicate The Provision Under Which Payment Is Being Made With A ✓</b></p> <p><b>1 Imports</b></p> <p><b>1.1 Under Letters of Credit</b></p> <ul style="list-style-type: none"> <li>- Pro-forma Invoice</li> <li>- Import Declaration Form</li> <li>- Pre-shipment Inspection Certificate</li> </ul> <p><b>1.2 Imports under collection</b></p> <ul style="list-style-type: none"> <li>- Seller's Final Invoice</li> <li>- Custom Declaration Form or Bill of Entry</li> <li>- Import Declaration Form</li> <li>- Inspection Certificate or such other certificate as may be required.</li> </ul> <p><b>1.3 Importation of Aircraft and Sea Going Vessels</b></p> <ul style="list-style-type: none"> <li>- Documents in addition to those listed in (a) / (b) should include: <ul style="list-style-type: none"> <li>• Air/Sea - worthy Certificate</li> <li>• Valuation Report</li> </ul> </li> </ul> <p><b>1.4 Imports by Direct Transfer or Payment</b></p> <ul style="list-style-type: none"> <li>- The importer may request his/her bankers to either issue Him/her with a bank draft or directly transfer amounts, up to the equivalent of \$50,000 abroad on his/her behalf.</li> <li>- The mode of transfer should be at the discretion of the dealer banks.</li> <li>- As evidence of receipt and clearance of the goods in Ghana, the importer shall submit the Customs Declaration Form (or Bill of Entry) covering the import to his/her bankers not later than three (3) months after the transfer has been effected to qualify for future transfers.</li> <li>- No importer shall cause transfer of foreign exchange abroad for the purpose of importing goods if he or she has not fully accounted for an outstanding transfer.</li> <li>- No dealer bank shall transfer foreign exchange abroad on behalf of any importer for the purpose of importing goods if the importer has not fully accounted for any outstanding transfer.</li> </ul> <p><b>1.5 Imports by Cash on Delivery</b></p> <ul style="list-style-type: none"> <li>- Importers may import goods by cash on delivery basis.</li> <li>- The local representative of the foreign supplier shall deliver the import documents to the importer against payment for the goods.</li> <li>- The local bank must collect and retain the following documents on the transaction for record purposes. <ul style="list-style-type: none"> <li>• Seller's final invoice</li> <li>• Bill of Lading or Airway Bill</li> <li>• Customs Declaration Form (or Bill of Entry).</li> </ul> </li> </ul> <p><b>2 Transfer of Net Ticket Sales by Airlines/Other Transportation Systems</b></p> <ul style="list-style-type: none"> <li>- Manifest</li> <li>- Auditors Certification of sales and related expenses.</li> <li>- Tax Clearance Certificate</li> </ul> <p>*Applicant should have enough balance in the bank account to cover the transfer request of the period. (No overdrafts).</p> <p><b>3 Foreign Earnings due Foreign Shipping Lines/Other Freighters</b></p> <ul style="list-style-type: none"> <li>- Invoice or Bill (claim by carrier)</li> </ul> <p>*Applicant should have adequate balance in account to cover transfer.</p> <p><b>4 Repatriation of Expatriate Personnel's Emoluments</b></p> <ul style="list-style-type: none"> <li>- Resident and Work Permit</li> <li>- Appointment or Contract Letter</li> <li>- Income Tax Clearance Certificate (current).</li> </ul> <p><b>5 Principal and interest on Foreign Credits</b></p> <ul style="list-style-type: none"> <li>- Copy of Loan Agreement</li> <li>- Evidence of inflow of funds/or delivery of loan funded equipment/item into Ghana.</li> <li>- Repayment Schedule/Demand Note</li> </ul> <p><b>6 Contracts and Consultancy Fees</b></p> <ul style="list-style-type: none"> <li>- Copy of Contract Agreement (refer to Terms of Payment)</li> <li>- Payment Certificate (for job executed under construction contracts).</li> <li>- Demand Note/ or Evidence of Payment by service user.</li> </ul>	<p><b>7</b></p> <p><b>8</b></p> <p><b>9</b></p> <p><b>10</b></p> <p><b>11</b></p> <p><b>12</b></p> <p><b>13</b></p> <p><b>14</b></p> <p><b>15</b></p> <p><b>16</b></p> <p><b>17</b></p> <p><b>18</b></p>	<p><b>Court Judgement Award</b></p> <ul style="list-style-type: none"> <li>- Copy of Judgement Order signed by the Court Registrar.</li> </ul> <p><b>Insurance and Re-insurance Premiums</b></p> <ul style="list-style-type: none"> <li>- National Insurance Commission's Approval</li> <li>- Invoice or Demand Note</li> </ul> <p><b>Equity Investment – Initial Capital Outlay and Income (Dividends, Profit etc)</b></p> <ul style="list-style-type: none"> <li>- Evidence that the beneficiary is registered and certified as a foreign investor under the relevant Act (GIPC Act 1994, Act 478; free Zone Act. Act 504 1995;The Minerals and Mining Act 2006 act 703 and the Petroleum Agreement,etc.</li> <li>- Signed and certified Audited Financial Account of the company paying the dividend.</li> <li>- Ordinary resolution by Board of Directors declaring dividend payment and approved by shareholders</li> <li>- Tax Clearance Certificate on the Dividend</li> <li>- Corporate Tax Clearance</li> </ul> <p><b>Principal and Earning on Capital and Money Market Instruments (Bonds - 3 years and above)</b></p> <ul style="list-style-type: none"> <li>- Evidence of inflow for the purchase of instrument.</li> <li>- Evidence of purchase</li> <li>- Evidence of interest payment.</li> <li>- Tax Clearance Certificate/Withholding Tax Deduction.</li> </ul> <p><b>Technology Transfer &amp; Management Agreement Entitlements</b></p> <ul style="list-style-type: none"> <li>- Evidence of Certification or approval under LI 1547 or any authorizing body.</li> <li>- Copy of Technology Transfer or Management Agreement (Refer to Terms of Payment).</li> <li>- Tax Clearance Certificate/Withholding Tax Deduction.</li> </ul> <p><b>Repatriation of Proceeds from Share Transfer</b></p> <ul style="list-style-type: none"> <li>- Copy of Share Transfer Deed.</li> <li>- Evidence of Settlement by Transferee</li> <li>- Tax Clearance Certificate</li> </ul> <p><b>Purchase of Capital &amp; Monetary Instruments Abroad</b></p> <ul style="list-style-type: none"> <li>- Copy of Prospectus/or Sale – Purchase Agreement.</li> <li>- Transfer to brokerage firm or issuing institution.</li> </ul> <p><b>Transfer of Proceeds from Sale of Landed Property (by non-Ghanaians)</b></p> <ul style="list-style-type: none"> <li>- Evidence of Title.</li> <li>- Copy of Transfer of Title Deed</li> <li>- Evidence of Settlement</li> <li>- Tax Clearance Certificate.</li> </ul> <p><b>Purchase of Property Abroad</b></p> <ul style="list-style-type: none"> <li>- Offer letter</li> <li>- Sale/Purchase Agreement</li> <li>- Title Deed</li> <li>- Valuation Report (if available) Demand</li> <li>- Note from lawyers/estate agent</li> </ul> <p><b>Mortgages</b></p> <ul style="list-style-type: none"> <li>- Mortgage Agreement (copy) in the name of the applicant showing the individual percentage and amount to be contributed.</li> <li>- Bank's assessment certificate in granting the mortgage facility.</li> <li>- Letter from the bank confirming that applicant has taken mortgage, stating amount, tenor etc.</li> </ul> <p><b>Remittance of Proceeds from Trade Fair Participation by Non-Residents.</b></p> <ul style="list-style-type: none"> <li>- Certificate of participation issued by Ghana Trade Fair Authority.</li> <li>- Evidence of Sales and Payments.</li> </ul> <p><b>Other Payments (Subscription, Educational, Medical, etc.)</b></p> <ul style="list-style-type: none"> <li>- Invoice or Bill or Debit Note</li> </ul>
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Prepared by FTEO. – TREASURY DEPT. BOG.