

## Frequently Asked Questions

### Platform Activation Related

#### What is a Bond?

A bond is a fixed income instrument that represents a loan made by an investor to a borrower (typically corporate or governmental). A bond could be thought of as an I.O.U. between the lender and borrower that includes the details of the loan and its payments.

#### What are the benefits of investing in a Bond?

Regular Income: Bond issuers are bound by the terms of the bond to pay out regular coupon income to the bondholders (subject to credit risk of the issuer)

Hedge against inflation: With proper bond selection, you may potentially earn an investment return which keeps pace with or even exceeds the inflation rate

Capital appreciation: Like all instruments traded in the secondary market, the price of a bond can appreciate (or depreciate) over and above (or below) the initial purchase price, and allow an investor to realise capital gains (or losses)

#### What do I need to access online Bond?

You must have access to the SC Mobile Banking App and have a valid Investment Profile. If you do not have an Investment Profile or your investment profile has expired, you may create one or update it through the SC Mobile app or through our Online Banking platform.

#### What is an Investment Profile?

An Investment Profile is a tool that determines your overall appetite for investment risks. You should maintain an updated investment profile to invest via the Online Bonds and T-bills platform. You may create an Investment Profile through Online Banking and SC Mobile.

**Upon my first-time login, it is mentioned that a suitability assessment will be carried out before any online subscription orders are executed on Online Bonds and T-bills platform.**

#### What is a suitability assessment?

A suitability assessment is an evaluation of your risk appetite based on the information provided in your Investment Profile i.e. risk tolerance, investment objective, investment experience or knowledge, financial situation and financial needs. This information is used to determine whether the selected investment suits you.

## Transaction Related

### **What transactions can I place via the Online Bonds and T-bills Platform?**

You can place purchase and sales orders via the Online Bonds and T-bills platform. You can also check the status of your orders on the platform.

### **What does Execution only mean?**

Execution-only is a trading service that is restricted to only the execution of trades, without the client receiving any sales personnel advice about the merits or risks of the investments or their suitability

### **What are the dealing hours?**

While you can place your orders via our Online Bonds and T-bills 24 hours a day, we will process all orders received before cut-off time (2:00PM Greenwich Mean Time) on the same day, otherwise your order shall be processed on the next business day.

### **When will my account be debited for subscription orders through the Online Bonds and T-bills Platform?**

Your account will be debited within 3 business days of your submission of the order. Please keep your account sufficiently funded to ensure your request is completed. Kindly review order status to ensure your order is placed successfully.

### **What will happen if my order is not successful?**

In case your order is rejected, you will be contacted by either your relationship manager or a representative from

### **What is the minimum amount for each subscription?**

Minimum amount to subscribe for a treasure bill or Local Bond is GHS 1,000.00

### **What is the maximum amount for each subscription?**

Maximum amount to subscribe for a treasure bill or Local Bond is GHS 500,000.00

### **How quickly can I get the proceeds after I redeem a Bond or T-bill?**

Proceeds from a sale will normally be released within 3 business days after sale of the investment.

### **Which types of accounts can be used for purchase or sale of my Bond or T-bill?**

You can use your Current or Savings account for the purposes of investing in Bonds or T-bills.

### Can I cancel/amend my orders?

Once you submit an order via the Online Bonds and T-bills platform, your order(s) cannot be amended. You may however cancel your order by calling our Client Care Centre on +233-302-633398/+233-242-436387 during working hours 8:30am to 5:00pm, weekends and holidays excluded or visit the nearest branch before your order is placed with the fund house. Any cancellation request received after order is executed in the market will have to follow the redemption procedure. You can reach out to your relationship manager or branch manager for guidance on this.

### How is unrealised profit/loss calculated for your local bond?

This is calculated based on the current price of the bond and not the price at which the bond was purchased.

## Order Status & Transaction History related

### What is the difference between Order Status and Transaction History?

You can find orders not yet settled under Order Status for your tracking. Once we settle the orders, units will be allocated to your investment account; for redemption, proceeds will be credited to your current account.

All settled orders will be displayed under Transaction History.

## Queries and Complaints

### Who should I contact in case I want to raise a query or lodge a complaint?

1. Telephone: Call our Client Care Centre on +233-302-633398/+233-242-436387 during working hours 8:30am to 5:00pm, weekends and holidays excluded, where our team of agents are standing by to assist you.
2. Email us at [feedback.ghana@sc.com](mailto:feedback.ghana@sc.com)
3. In person: Visit the nearest branch and our dedicated staff will receive and address your complaint or contact your Relationship Manager
4. Letter: You may mail a letter to:

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