

GH TRUST INTERNATIONAL LIMITED

TERMS AND CONDITIONS

Last Updated: _____

1. Company Status and Regulatory Compliance

GH Trust International Limited is a company duly registered with the Corporate Affairs Commission (CAC) of the Federal Republic of Nigeria. The company operates under a valid State Lender's Permit and complies with all applicable financial service regulations within Nigeria.

2. Eligibility

To access our services, customers must:

- Be at least 18 years old.
- Provide valid government-issued identification.
- Complete Know Your Customer (KYC) verification requirements.
- Comply with applicable Nigerian laws and financial regulations.

3. Account Registration and Responsibility

Customers must provide accurate and complete information during registration. GH Trust reserves the right to verify information and request additional documentation where necessary. Customers are responsible for safeguarding account details and authorizing transactions made under their accounts.

4. Savings and Fixed Deposit Products

Interest rates applicable to savings and fixed deposit products are disclosed at the time of account opening. Fixed savings accounts are subject to agreed tenure (e.g., 90, 180, 300 days or yearly cycle). Premature withdrawals may attract penalties or forfeiture of interest in accordance with agreed terms.

5. Loan Services

Loan approvals are subject to internal credit assessment and regulatory compliance checks. Borrowers must provide required documentation and collateral (where applicable). Late repayment may attract additional charges as disclosed in the loan agreement. GH Trust reserves the right to recover outstanding debts through lawful means permitted under Nigerian law.

6. Investment and Contribution Plans

Investment and contribution plans operate according to specific product terms provided to customers. While fixed-rate products guarantee agreed returns, variable investments may be influenced by market conditions. Customers are advised to review all product disclosures before commitment.

7. Fees and Charges

Administrative fees, processing charges, and penalties (where applicable) will be disclosed prior to service activation. GH Trust reserves the right to review fees in accordance with regulatory guidelines, with reasonable notice to customers.

8. Anti-Money Laundering (AML) Compliance

GH Trust complies with applicable Anti-Money Laundering (AML) and Counter-Terrorism Financing regulations in Nigeria. Suspicious transactions may be reported to relevant regulatory authorities as required by law.

9. Data Protection and Confidentiality

Customer data is processed in compliance with the Nigeria Data Protection Act and other applicable laws. Personal information will not be disclosed to third parties except as required by law or with customer consent.

10. Limitation of Liability

GH Trust shall not be liable for losses resulting from force majeure events, regulatory changes, or inaccurate information provided by customers.

11. Amendments

These Terms and Conditions may be updated periodically to reflect regulatory or operational changes. Continued use of services constitutes acceptance of any revised terms.

12. Governing Law

These Terms and Conditions shall be governed by and interpreted in accordance with the laws of the Federal Republic of Nigeria.

Contact Information

GH Trust International Limited Head Office: Lagos, Nigeria Branch Office: Akure, Nigeria Email:
_____ Phone: _____