

TERMS AND CONDITIONS- BRIDGE SAVINGS ACCOUNT

1. INTRODUCTION

Welcome to the Bridge Savings Account (“the Account”). A simple, convenient, and fully digital savings account that combines the flexibility of an everyday savings account with goal-based savings. Customers enjoy unrestricted access to their funds while earning interest and can simultaneously create one or more locked-in disciplined savings goals tailored to their personal or business aspirations and enjoy premium interest rate. By opening or operating this Account, you agree to the following Terms and Conditions.

A. ACCOUNT OPENING

The Account may be opened seamlessly via digital platforms (mobile, web, USSD, or partner channels) or any authorized Forms Capital Limited (FCL) branch

- Customers must be at least 18 years old.
- A valid Ghana Card or other acceptable identification is required.
- Customers must complete all KYC (Know Your Customer) and onboarding requirements.
- FCL reserves the right to approve or decline applications

B. PRODUCT FEATURES

The Account offers:

- No fixed tenure or lock-in period
- 24/7 access to funds
- Real-time account management via digital channels
- Disciplined goal savings options with insurance backed protection
- Goal savings offer fixed tenure and lock-in periods

This product is designed to support your everyday savings needs with maximum flexibility and convenience.

C. DEPOSITS

- You may fund your Account at any time via:
- Mobile money platforms
- Bank transfers
- Digital wallet integrations

- Any approved Forms Capital channels

There are no restrictions on deposit frequency, subject to regulatory requirements.

Deposits begin to earn interest from the applicable value date.

D. WITHDRAWALS

You may withdraw funds from your Account at any time, instantly and on demand.

No withdrawal penalties, charges, or loss of accrued interest will apply.

Restrictions however apply to goal savings options

Withdrawals can be made through:

- Mobile app
- USSD
- Linked payment channels

Forms Capital is committed to ensuring fast, secure, and seamless access to your funds at all times.

E. INTEREST

- Interest is calculated on your daily available balance and credited daily.
- Interest rates are competitive and variable, and may be reviewed from time to time in line with market conditions.
- Any changes will be communicated via official Forms Capital channels.

F. DIGITAL SERVICE AVAILABILITY

While Forms Capital strives to ensure uninterrupted service, access may occasionally be affected by:

- System maintenance
- Network or third-party service disruptions

Forms Capital will take reasonable steps to minimize downtime and restore services promptly.

G. GOVERNING LAW AND DISPUTE RESOLUTION

These Terms and Conditions are governed by and will be interpreted in accordance with the laws of the Republic of Ghana without reference to any conflict of law provisions. All interactions and transactions made or conducted on this Service (including on or in relation to any investment) will be subject to the laws of the Republic of Ghana

H. LIMITATION OF LIABILITY

The Platform shall not be liable for:

- Losses arising from incorrect user instructions
- System downtime beyond reasonable control
- Liability is limited to the value of the investment, except where otherwise required by law.

I. PERSONAL DATA PROTECTION

By participating in the Service, you expressly agree that personal data which you supply shall be processed for the purpose of executing the Service. It is hereby specified that FCL guarantees that publicity, entailing the sharing with third parties of personal data supplied as a result of participation in the Service. Additionally such personal data will be retained by FCL in accordance with the law.

J. RIGHT TO SHARE INFORMATION

We may receive and/ or share your personal information with relevant third parties in appropriate circumstances to deliver the Service. The personal information that we may receive and/ or share includes but shall not be limited to your KYC ("Know Your Customer") information and transaction data

K. LIMITATION OF LIABILITY

The Platform shall not be liable for:

- Losses arising from incorrect user instructions
- System downtime beyond reasonable control
- Liability is limited to the value of the investment, except where otherwise required by law.

L. PRIVACY AND SECURITY

For all intents and purposes, by subscribing to the Service and in the course of each transaction carried out under the Service, Customer unequivocally consent to FCL's privacy policy available at <https://www.formscapital.com/about-us.php>

M. AMENDMENTS

- These Terms may be updated periodically.
- Updates will be communicated via:
 - Website
 - Mobile app
 - SMS or email notifications
 - WhatsApp
 - Other electronic means
- Continued use of the Account constitutes acceptance of the revised Terms.