



## Terms of Use

**YOU ARE HEREBY ADVISED TO CAREFULLY READ THIS DOCUMENT BEFORE ACCESSING THIS WEBSITE, AS IT AFFECTS YOUR OBLIGATIONS AND LEGAL RIGHTS, INCLUDING, BUT NOT LIMITED TO, WAIVERS OF RIGHTS AND LIMITATION OF LIABILITY.**

By using this website, (hereinafter, this "website"), you signify your understanding and agreement to these terms of use. If you do not agree to these terms of use, please do not use this website. The Development Bank Ghana ("DBG") may at any time make modifications, improvements, and/or changes to these terms of use, the information, names, images, pictures, logos and icons described in this website, or the products and services referred to within, with or without notice. Your continued use of this website following the posting of any changes to these terms of use will mean you accept such changes.

This website contains copyrighted material, trademarks, and other proprietary information (collectively, "Intellectual Property") including text, photos, and graphics. You may not modify, publish, transmit, display, participate in the transfer or sale, create derivative works, or in any way commercially exploit the content of this website without the express prior written permission of DBG and/or the copyright owner or except as otherwise expressly permitted under copyright law. You acknowledge that you do not acquire any ownership rights by downloading any content from this website.

This website may include publications with technical inaccuracies or typographical errors that may be corrected as they are discovered, at our sole discretion. Additionally, changes are periodically added to the information contained herein. These corrections and changes may be incorporated into this website at any time at our sole discretion.

This website may contain links to other websites, resources and advertisers. DBG is not responsible for the availability of these external websites nor does it endorse, nor is it

responsible for the contents, advertising, products or other materials made available on or through such websites. Under no circumstances shall DBG be held responsible or liable, directly or indirectly, for any loss or damage caused or alleged to have been caused to a user in connection with such websites. You hereby grant to DBG a worldwide, royalty-free, perpetual, irrevocable, non-exclusive right and license to use, reproduce, modify, adapt, publish, translate, create derivative works from, distribute, perform and display any message you post on this website and/or any e-mail sent by you to DBG (in whole or in part) and/or to incorporate either in other works in any form, media or technology now known or later developed.

DBG prohibits the use of the DBG logo as a "hot" link to this website unless the establishment of such a link is approved in writing by DBG. You may establish a hypertext link to this website from your website provided that:

1. the link must be a text-only link clearly marked "DBG" or "Development Bank Ghana";
2. the link must be to "<http://www.dbg.com.gh>";
3. the appearance, position, and other aspects of the link may not be such as to damage or dilute the goodwill associated with DBG'S name and service/trademarks;
4. the appearance, position, and other aspects of the link may not create the false appearance that you or any other entity is associated with or sponsored by DBG;
5. the link, when activated by a user, must display this Website full-screen and not within a "frame" on the linked website; and
6. DBG reserves the right to revoke its consent to the link at any time at its sole discretion.