

Safe Standard® – Country Annex: Ghana / Republic of Ghana (2025.1 Public Template)

Valid only for rentals occurring within Ghana.

ENGLISH VERSION

1. National Legal Basis Relevant Ghanaian laws: • Contracts Act, 1960 (Act 25) • Sale of Goods Act (1962) • Consumer Protection principles (general civil-law protection) • Electronic Transactions Act, 2008 (Act 772) • Product Safety & Standards – Ghana Standards Authority (GSA) • High Court & District Court civil procedure rules Jurisdiction: court where the rental occurs unless agreed otherwise. Contract validity: private rental agreements are enforceable under Ghanaian law.
2. Tax and Reporting Rental income is taxable. VAT: • Standard VAT rate: 15% PLUS: • NHIL 2.5% • GETFund levy 2.5% Record keeping: minimum 6 years (GRA).
3. Liability and Insurance Liability requires: • negligence or fault • proven actual damage • causation Gross negligence or intent cannot be excluded. Template limits: • 270 USD per rental • 900 USD for Mobility Recommended insurance: • Public liability insurance • Equipment/business insurance
4. Consumer Rights & Withdrawal No EU-style 14-day withdrawal for date-specific rentals. Refunds: • Before handover: per agreement • After handover: only if the item is defective, unsafe or unusable.
5. Data Protection Applicable law: • Data Protection Act, 2012 (Act 843) Safe Standard® stores no personal data; Stripe processes payments externally. Authority: Data Protection Commission (DPC).
6. Enforcement & Cross-Border Cases Handled by Ghanaian civil courts. Foreign judgments require registration under the Foreign Judgments Act. Arbitration allowed through the ADR Act.
7. Use of Templates in Ghana Annex is internal reference only. Steps: 1. Rental Agreement (Country: Ghana) 2. Focus Checklist 3. Photo Rule: No notes = no damage = no photos 4. Damage Invoice if required 5. Annex is NOT shared with renter.