



REPUBLIC OF SIERRA LEONE ARMED FORCES

**BANKING POLICY**

By Command of the  
Defence Policy Committee

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MINISTRY OF DEFENCE  
TOWER HILL  
FREETOWN

## RSLAF BANKING POLICY

### BACKGROUND

1. Following the direction from MD to institute 100% banking across the RSLAF in early 2010, there is a requirement to outline the principles which govern the use of personal bank accounts for RSLAF personnel in receipt of their emoluments.

### AIM

2. There is a need to ensure Commanders, at all levels, have unambiguous guidance on the standards expected by the RSLAF of their soldiers<sup>1</sup> when operating a private bank account. In order to achieve this there must be set criteria by which a Commander can measure a soldier's behaviour and when his/her actions have fallen below the required standard.

### CRITERIA

3. Underpinning this policy is the fundamental principle that 'The RSLAF is to achieve 100% banking' and the following criteria are predicated on that premise:

a. Every member of the RSLAF is to have one account into which their monthly salary will be paid.

b. Personnel will only be able to register one account with AFPC at any one time.

c. A 3 month period of notice must be given when a soldier wishes to change his account from one account to another and this must be submitted in writing to his Commanding Officer. The unit Commanding Officer will be required to endorse the application accordingly, indicating whether he supports the application and then, only after ensuring the soldier has no outstanding loan/commitment with his current bank. There are two exceptions to this:

i. On posting this may be done immediately although the application must be agreed in writing personally by the losing unit's Commanding Officer.

ii. Where personal circumstances dictate, although the application must be agreed in writing personally by the losing unit's Commanding Officer and accompanied by a justification stating the reason for the requirement to immediate change bank accounts.

d. All changes of bank accounts are to be approved by unit Commanding Officers.

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<sup>1</sup> For the purposes of this policy, "soldiers" is defined as Officers and Other Ranks.

e. An additional check is to be carried out by AFPC to investigate with the soldier's bank that all loans and commitments have been paid in full before carrying out the change of bank accounts. Those soldiers who have not fulfilled their commitments are to be referred back to the Commanding Officer of the soldier's unit for interview and, if necessary disciplinary/administrative action.

f. The RSLAF will not act as a 'guarantor' on behalf of the soldier in respect of private loan agreements between the soldier and the bank. However, in order to assist the soldier in obtaining a loan, AFPC are authorised to provide a letter to accompany the loan application detailing a soldier's monthly salary and record of service to prove employment.

g. Personnel with loans have a personal responsibility to ensure that they are repaid; failure to do so may result in disciplinary action being taken against offenders and lead to an application for administrative discharge from the RSLAF.

## **CONCLUSION**

4. The policy outlined above will lead to a much improved and more efficient system whilst reducing the administrative burden previously placed upon AFPC. Whilst requiring, and rightly so, the Chain of Command to take more of an interest in the administration of their soldiers, these regulations will ensure soldiers are fully aware of their responsibilities and the effect of bringing the RSLAF into disrepute if they renege on their obligations.

5. This policy is to be communicated to all soldiers within every unit/establishment via a monthly repeat on unit Pt 1 Orders.