NATIONAL COMMUNICATIONS AUTHORITY

REPUBLIC OF GHANA

REQUEST FOR APPLICATIONS

FOR SPECTRUM LICENCES IN THE

700 MHz, 2.3 GHz AND 3 GHz MID BANDS

FOR THE PROVISION OF 5G MOBILE BROADBAND SERVICES

SELECTION AND AWARD PROCEDURE

Version 1.0

16 July 2026

NATIONAL COMMUNICATIONS AUTHORITY

REQUEST FOR APPLICATIONS FOR SPECTRUM LICENCES IN THE 700 MHz, 2.3 GHz AND 3 GHz MID BANDS

The National Communications Authority (NCA or "the Authority") invites applications from eligible Entities for the grant of spectrum licences to establish, maintain and operate electronic communications networks for the provision of mobile broadband services in the 700 MHz band, the 2.3 GHz band and the 3 GHz mid band (3300 – 3400 MHz and 3600 – 3650 MHz).

Entities eligible to apply include Mobile Network Operators (MNOs), Mobile Virtual Network Operators (MVNOs), Broadband Wireless Access (BWA) providers, Internet Service Providers (ISPs) and 100% Ghanaian-owned new entrants, in each case meeting the eligibility criteria set out in Chapter 3 of this document.

Applicants shall possess Certificate of Incorporation and Company Regulations from the Office of the Registrar of Companies, Certificate of Registration from the Data Protection Commission, Ghana, as well as an up-to-date Tax Clearance Certificate (TCC) and the SSNIT Employer Registration/Clearance Certificate (where applicable). Copies of these certificates shall be submitted with the application.

The selection of Successful Applicants shall be finalised through the Selection and Award procedure described in this document as set out in Chapter 3.

All applications, duly sealed, are to be submitted to a tender box kept at the Director-General's Secretariat and addressed to:

The Director-General

National Communications Authority

NCA Tower, No. 6 Airport City

Accra, Ghana

on or before 5:00 pm on 6th August, 2026. Applications shall not be received after the above stipulated deadline.

All applications shall be accompanied by a non-refundable application fee of Three Hundred Thousand Ghana Cedis (GHS 300,000.00) per band applied for, in the form of a Banker's Draft drawable on a bank in Ghana.

Issued by the Director-General
16 July 2026

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CHAPTER 1 INTRODUCTION

1.1 Background

The National Communications Authority (NCA; "the Authority") is mandated by Sections 2(1) and 58(1) of the Electronic Communications Act, 2008 (Act 775) to control, plan, administer, manage and licence the radio frequency spectrum for telecommunications services in Ghana. The Authority is further empowered by the National Communications Authority Act, 2008 (Act 769) to regulate the provision of communications services and to promote efficient, competitive and innovative telecommunications markets in the public interest.

Mobile broadband services have become an essential enabler of economic growth, social inclusion and digital transformation in Ghana. Demand for high-capacity wireless broadband continues to grow rapidly, driven by increased smartphone penetration, expanding data consumption and the emergence of new use cases including digital financial services, e-government, e-health, smart cities, industrial automation and machine-to-machine communications.

Fifth-generation (5G) mobile technology, together with continued enhancement of fourth-generation (4G) Long-Term Evolution networks, provides the technical foundation for these services. 5G supports three principal usage scenarios: enhanced mobile broadband, ultra-reliable low-latency communications, and massive machine-type communications. Realising these benefits requires the timely assignment of suitable harmonised spectrum and the deployment of resilient, high-performance networks across the country.

Following an internal review of the framework for 5G deployment in Ghana, the Authority has determined that effective 15 July 2026, 5G services shall be provided on a competitive basis. Accordingly, the Authority is opening the market for the deployment of competitive 5G services and is making available spectrum in the 700 MHz, 2.3 GHz and 3 GHz mid bands for assignment to qualified applicants through this Request for Applications (RFA).

The Authority has identified spectrum in these bands as critical to the delivery of high-quality mobile broadband services across Ghana. The 700 MHz band, with its superior propagation characteristics, is particularly suited to wide-area and rural coverage. The 2.3 GHz and 3 GHz mid bands provide the capacity needed to deliver high data throughput in densely populated urban areas and across the country.

1.2 Objectives of the Licensing Process

The objectives of this licensing process are to:

1. Promote effective competition in the provision of mobile broadband services, including 5G services, in Ghana;
2. Ensure efficient use of the radio frequency spectrum in the bands being assigned;
3. Accelerate the deployment of high-quality 5G mobile broadband services in major urban areas, regional capitals and rural communities;

4. Encourage investment by both established operators and new entrants, including 100% Ghanaian-owned entities;
5. Support the achievement of national digital transformation objectives, including universal access to broadband services;
6. Establish coverage and quality-of-service obligations that deliver tangible benefits to consumers and businesses across all regions of Ghana; and
7. Ensure that any operator with significant market power, where awarded spectrum under this process, makes wholesale capacity available to other licensed operators on transparent and non-discriminatory terms.

1.3 Request for Applications

By this Request for Applications, the Authority invites eligible Entities to apply for spectrum licences in the bands set out in Chapter 2. Applications shall be made in accordance with the Selection and Award process described in Chapter 3, including the eligibility criteria, application requirements, evaluation methodology and timetable.

1.4 Definition of Terms

In this document, unless the context otherwise requires:

"Authority" or "NCA"	means the National Communications Authority established under the National Communications Authority Act, 2008 (Act 769).
"Best Price Offer" or "BPO"	means the price an Applicant offers per lot in respect of any band, expressed in United States Dollars.
"BWA"	means Broadband Wireless Access provider licensed as such by the Authority.
"Eligible Entity" or "Applicant"	means an Entity meeting the eligibility criteria set out in Section 3.1.
"Entity"	means a body corporate registered under the laws of Ghana, including a limited liability company, a joint venture or a consortium constituted as a special purpose vehicle.
"ISP"	means an Internet Service Provider authorised under the laws of Ghana.
"Lot"	means a defined block of spectrum offered for licensing under this Request for Applications.
"MNO"	means a Mobile Network Operator authorised by the NCA to provide mobile services in Ghana.
"MVNO"	means a Mobile Virtual Network Operator authorised by the NCA.
"Minimum Reserve Price" or "MRP"	means the minimum price per lot in a given band, denominated in United States Dollars, below which no lot shall be awarded, as set out in Section 2.6.

“Licence Fee”	means the price at which a lot is awarded to a Successful Applicant under Section 3.3, being in every case a price equal to or greater than the MRP applicable to that Applicant.
“Net Revenue”	means Gross Revenue less (Value Added Tax + National Health Insurance Levy + GETFund Levy + Communication Service Tax + Local Voice Interconnection Fees); provided that Net Revenue shall be computed on the basis of gross revenue as recognised in the Licensee’s audited financial statements prepared in accordance with International Financial Reporting Standards (IFRS), and that no amount already excluded from revenue under IFRS shall be deducted again. The definitive definition and computation of Net Revenue shall be as set out in the Licence.
“Operational Launch”	means the commencement of commercial mobile services to retail customers in a defined geographical area, evidenced by published service availability, active subscribers and demonstrated quality of service in line with NCA standards.
“RFA”	means this Request for Applications document and any addenda issued by the Authority.
“SMP”	means Significant Market Power, as defined under the Electronic Communications Act, 2008 (Act 775) and as designated by the Authority from time to time.
“Successful Applicant” or “Licensee”	means an Applicant to whom a spectrum licence is awarded under this RFA.

CHAPTER 2 THE SPECTRUM LICENCES ON OFFER

2.1 Bands and Lots Available

Spectrum is being offered in three bands as summarised in Table 1 below.

Table 1: Overview of Frequency Bands on offer

Band	Total bandwidth available	Number of lots	Lot size	Maximum lots per Applicant
700 MHz	2 × 30 MHz (FDD)	3	2 × 10 MHz	**2 lots**
2.3 GHz	100 MHz (TDD)	5	20 MHz	**3 lots (subject to restriction in 2.4)**
3 GHz mid band	150 MHz (TDD)	3	50 MHz	**No restriction**

2.2 The 700 MHz Band

2.2.1 Frequency Arrangement

The 700 MHz band shall be assigned in accordance with the harmonised Asia-Pacific Telecommunity (APT) 700 MHz frequency arrangement (Band Plan A5), which provides 2 × 45 MHz of paired frequency-division duplex (FDD) spectrum within the band 703 – 803 MHz. Of this, 2 × 30 MHz is being made available under this RFA, channelled in three contiguous paired lots.

2.2.2 Lots Available

Three lots are available in the 700 MHz band, each of 2 × 10 MHz, as set out in Table 2.

Table 2: Overview of 700MHz Band Offer

Lot	Bandwidth	Uplink	Downlink
Lot 1	2 × 10 MHz	703 – 713 MHz	758 – 768 MHz
Lot 2	2 × 10 MHz	713 – 723 MHz	768 – 778 MHz
Lot 3	2 × 10 MHz	723 – 733 MHz	778 – 788 MHz

2.2.3 Lot Restriction

No single Applicant, alone or together with its affiliates, subsidiaries, partners or shareholders, may apply for or be awarded more than two (2) lots in the 700 MHz band. This restriction is intended to preserve effective competition in the low-band coverage layer.

2.3 The 2.3 GHz Band

2.3.1 Frequency Arrangement

The 2.3 GHz band (2300 – 2400 MHz) shall be assigned on a time-division duplex (TDD) basis, consistent with international harmonisation under 3GPP Band 40 and ITU-R Recommendations. The Authority is making available 100 MHz of contiguous TDD spectrum in five lots.

2.3.2 Lots Available

Five lots are available in the 2.3 GHz band, each of 20 MHz, as set out in Table 3.

Table 3: Overview of 2.3GHz Band Offer

Lot	Bandwidth	Frequency range
Lot 1	20 MHz	2300 – 2320 MHz
Lot 2	20 MHz	2320 – 2340 MHz
Lot 3	20 MHz	2340 – 2360 MHz
Lot 4	20 MHz	2360 – 2380 MHz
Lot 5	20 MHz	2380 – 2400 MHz

2.3.3 Lot Restriction

No single Applicant, alone or together with its affiliates, subsidiaries, partners or shareholders, may apply for or be awarded more than three (3) lots in the 2.3 GHz band.

2.3.4 Eligibility Restriction in 2.3 GHz

Entities that hold an existing spectrum assignment in the 2.6 GHz band in Ghana, whether directly or through any affiliate, subsidiary, parent or related undertaking, are NOT eligible to apply for spectrum in the 2.3 GHz band under this RFA. This restriction reflects the Authority's objective of broadening access to mid-band capacity spectrum.

2.4 The 3 GHz Mid Band

2.4.1 Frequency Arrangement

The 3 GHz mid band shall be assigned on a TDD basis. The band is structured into three (3) lots of 50 MHz each within the segments 3300 – 3400 MHz and 3600 – 3650 MHz.

2.4.2 Lots Available

Three lots are available in the 3 GHz band, each of 50 MHz, as set out in Table 4.

Table 4: Overview of 3GHz Band Offer

Lot	Bandwidth	Frequency range
Lot 1	50 MHz	3300 – 3350 MHz
Lot 2	50 MHz	3350 – 3400 MHz

Lot	Bandwidth	Frequency range
Lot 3	50 MHz	3600 – 3650 MHz

2.4.3 No Lot Restriction

There is no restriction on the number of 3 GHz mid-band lots an Applicant may apply for or be awarded under this RFA.

2.4.4 Spectrum Rationalisation in the 3 GHz Mid Band

Following the conclusion of the bidding and award process under this RFA, the Authority may undertake a process of spectrum rationalisation or realignment in the 3 GHz mid band, including the existing assignments in the 3.4 – 3.6 GHz sub-band, with a view to consolidating each Licensee's holding into a contiguous block of spectrum. Any such rationalisation shall be carried out in consultation with the affected Licensees and shall not result in any net reduction in the amount of spectrum awarded under this RFA.

2.5 Licence Duration

Each spectrum licence awarded under this RFA shall be for a period of fifteen (15) years from the effective date of the licence, subject to compliance with the licence conditions and the applicable laws and regulations. The Authority may, consider applications for renewal in accordance with the prevailing renewal framework at the time.

2.6 Application Fees and Minimum Reserve Prices

A non-refundable application fee of Three Hundred Thousand Ghana Cedis (GHS 300,000.00) shall be paid per band applied for. The application fee shall be in the form of a Banker's Draft drawable on a bank in Ghana and made payable to the order of the National Communications Authority.

The Minimum Reserve Prices (MRP) per lot, denominated in United States Dollars and payable upfront upon licence award, are set out in Table 5. These represent the minimum acceptable price per lot for evaluation under the Selection and Award process. The final price (Licence Fee) shall be determined through the process described in Chapter 3.

Table 5: Minimum Reserve Prices (MRP) per lot in each Band

Band	Lot size	No. of Lots	Minimum Reserve Price per lot (USD)	Total band value (USD)	Minimum Price per MHz (USD)
700 MHz	2 × 10 MHz	3	36,000,000	108,000,000	1,800,000
2.3 GHz	20 MHz	5	10,000,000	50,000,000	500,000
3 GHz mid band	50 MHz	3	24,000,000	72,000,000	480,000
Total				**230,000,000**	

The fees set out above relate solely to the spectrum licences in the bands referred to. All other authorisations, including but not limited to numbering resources, type approval and frequency assignments outside these bands, shall be applied for separately and shall be subject to the prevailing fees at the time.

2.7 SMP Premium on the Minimum Reserve Price

The Authority is statutorily obliged under the Electronic Communications Act, 2008 (Act 775) to have regard to competition in the assignment of spectrum. Where an Applicant has been designated by the Authority as an operator with Significant Market Power (SMP), the Authority shall apply an asymmetric premium to the Minimum Reserve Price (MRP) in respect of that Applicant's bids. The premium is a competition safeguarding measure and does not alter the MRP applicable to non-SMP Applicants.

At the date of this RFA, MTN Ghana is the only operator designated as holding Significant Market Power. Accordingly, the SMP premium set out in this Section applies only to bids submitted by MTN, and only in the 700 MHz band and the 3 GHz mid band. The premium, set at **40%**, is expressed as a percentage uplift on the aggregate MRP for the lots for which the SMP Applicant bids as set out in Table 6.

Table 6: 40% SMP Premium on the Minimum Reserve Price per Lot (SMP)

Band	Base MRP per lot (USD)	40% SMP premium per lot (USD)	SMP price per lot (USD)
700 MHz	36,000,000	14,400,000	50,400,000
3 GHz mid band	24,000,000	9,600,000	33,600,000

2.8 Scope of the Licence

Upon successful award, and for the duration of the licence, each Licensee shall:

2.8.1. be authorised to develop and operate an electronic communications network using the assigned spectrum to provide mobile broadband services, including 5G services.

2.8.2. be permitted to deploy any radio access technology compliant with international standards (3GPP, ITU-R) in the assigned spectrum, on the basis of technology neutrality, subject to the prevailing legal and regulatory framework.

2.8.3. be entitled to permit its end-users to use compatible terminal equipment in fixed, nomadic or mobile modes, subject to the technical capabilities of the equipment and the applicable standards.

2.8.4. pay an annual regulatory fee of one point three percent (1.3%) of Net Revenue, payable quarterly by the last business day of the month succeeding the quarter for which payment is being made.

2.8.5. pay one percent (1%) of Net Revenue to the Ghana Investment Fund for Electronic Communications (GIFEC).

2.8.6. interconnect its services with other licensed operators in Ghana in strict adherence to the prevailing interconnection regulations and guidelines sanctioned by the Authority.

2.8.7. comply with the Quality of Service (QoS) requirements, regulations and guidelines for each service provided over its network.

2.8.8. comply with the National Communications Authority Act, 2008 (Act 769), the Electronic Communications Act, 2008 (Act 775), the Electronic Communications Regulations, 2011 (L.I. 1991), and all applicable regulations, directives, guidelines and other regulatory instruments issued by the Authority from time to time.

2.9 Coverage and Rollout Obligations

All Licensees awarded spectrum under this RFA shall be subject to the rollout obligations set out in this Section. These obligations shall be incorporated into each licence and form a material condition thereof. Failure to meet these obligations shall constitute grounds for enforcement action including financial penalties, suspension or revocation of the licence in accordance with Section 2.11.

2.9.1 National Population Coverage Obligation

Each Licensee shall, on or before 6 March 2027, provide outdoor mobile broadband coverage to at least seventy percent (70%) of the total population of Ghana, as measured against the 2021 Population and Housing Census published by the Ghana Statistical Service.

For the purpose of demonstrating compliance, and in any event, each Licensee shall provide qualifying coverage of:

- the entire Greater Accra Coverage Area and the entire Greater Kumasi Coverage Area, as defined in this Section;
- each of the sixteen (16) regional capitals of Ghana, namely: Accra (Greater Accra), Kumasi (Ashanti), Sekondi-Takoradi (Western), Cape Coast (Central), Ho (Volta), Tamale (Northern), Bolgatanga (Upper East), Wa (Upper West), Sunyani (Bono), Techiman (Bono East), Goaso (Ahafo), Koforidua (Eastern), Damongo (Savannah), Nalerigu (North East), Sefwi Wiawso (Western North) and Dambai (Oti);
- all district capitals; and
- such additional localities, taken in descending order of population as recorded in the 2021 Census, as are necessary to attain the applicable population coverage threshold under this Section.

Measurement of compliance

Compliance with this Section shall be assessed by summing the 2021 Census populations of all localities in which the Licensee provides qualifying coverage and expressing that sum as a percentage of the national population recorded in the 2021 Census. A locality shall be counted as covered only where at least ninety percent (90%) of its resident population, as recorded in the 2021 Census, falls within the qualifying outdoor coverage footprint. "Qualifying coverage" means the outdoor availability of mobile broadband service signals meeting the Authority's prevailing quality of service standards.

Greater Accra and Greater Kumasi Coverage Areas

"***Greater Accra Coverage Area"*** means the combined area of the following Metropolitan and Municipal Assemblies: Accra Metropolitan, Tema Metropolitan, Ashaiman Municipal, La Dade-Kotopon Municipal, La-Nkwantanang-Madina Municipal, Adentan Municipal, Ledzokuku Municipal, Krowor Municipal, Korle Klottey Municipal, Okaikwei North Municipal, Ablekuma North Municipal, Ablekuma West Municipal, Ablekuma Central Municipal, Ayawaso West Municipal, Ayawaso East Municipal, Ayawaso North Municipal, Ayawaso Central Municipal, Ga East Municipal, Ga West Municipal, Ga North Municipal, Ga South Municipal, Ga Central Municipal, Weija-Gbawe Municipal, Kpone-Katamanso Municipal, Ningo-Prampram District and Tema West Municipal.

"Greater Kumasi Coverage Area" means the combined area of the following Metropolitan, Municipal and District Assemblies: Kumasi Metropolitan, Asokore Mampong Municipal, Oforikrom Municipal, Asokwa Municipal, Suame Municipal, Old Tafo Municipal, Kwadaso Municipal, Ejisu Municipal, Juaben Municipal, Kwabre East Municipal, Afigya Kwabre North Municipal, Atwima Nwabiagya Municipal, Atwima Kwanwoma Municipal and Bosomtwe District.

The Authority may, by directive and following consultation, update the constituent Assemblies of either Coverage Area, or the list of regional and district capitals, to reflect any reorganisation of Metropolitan, Municipal or District Assemblies or of administrative boundaries.

2.9.2 Coverage Obligation across Metropolitan, Municipal and District Assemblies

In addition to the National Population Coverage Obligation above, each Licensee shall progressively extend and maintain coverage across the Metropolitan, Municipal and District Assemblies (MMDAs) of Ghana in accordance with the following cumulative milestones, measured from the effective date of the licence:

1. By the third (3rd) anniversary of the licence: coverage of all District Capitals across every Metropolitan, Municipal and District Assembly;
2. By the fifth (5th) anniversary of the licence: coverage of all constituent towns of the Metropolitan Assemblies, in addition to the District Capitals;
3. By the tenth (10th) anniversary of the licence: coverage of all constituent towns in the Municipal Assemblies; and
4. By the fifteenth (15th) year of the licence: coverage of all constituent towns in the Districts.

For the purposes of these milestones, "constituent towns" means the towns that make up the Metropolitan, Municipal and District Assemblies as defined by the Ghana Statistical Service. Coverage under this Section means the availability of mobile broadband service signals meeting the Authority's prevailing quality-of-service standards.

2.9.3 SMP Coverage Obligations

Any Licensee that is, or is during the relevant period designated by the Authority as, an operator with Significant Market Power (SMP) under the Electronic Communications Act, 2008 (Act 775), shall, in addition to and without limiting the coverage, rollout and capacity obligations generally applicable to all Licensees under Sections 2.9.1, 2.9.2 and 2.9.4, achieve the following further rural and regional coverage targets on or before the fifth (5th) anniversary of the licence, progressively in accordance with the interim milestones set out below. Where an obligation in this Section addresses the same coverage, locality or performance parameter as an obligation under Sections 2.9.1, 2.9.2 or 2.9.4, the SMP Licensee shall comply with the more stringent obligation.

By the second (2nd) anniversary of the licence:

1. Outdoor mobile broadband coverage of at least forty percent (40%) of the Rural Population; and
2. Coverage of all major road and rail corridors connecting regional capitals, such coverage meeting the Authority's prevailing quality-of-service standards.

By the third (3rd) anniversary of the licence:

3. Outdoor mobile broadband coverage of at least sixty percent (60%) of the Rural Population; and
4. Coverage of all towns and villages with a population of 5,000 or more as recorded in the 2021 Census (this obligation being additional to, and not in substitution for, the coverage of all district capitals required of every Licensee under Section 2.9.2).

By the fifth (5th) anniversary of the licence:

5. Outdoor mobile broadband coverage of at least eighty percent (80%) of the Rural Population; and
6. In each administrative region of Ghana, the SMP Licensee shall achieve outdoor mobile broadband coverage of the greater of:
   (i) seventy percent (70%) of the population of that region; or
   (ii) the national population coverage percentage achieved by the SMP Licensee, less fifteen (15) percentage points.

   The required coverage in each region shall be provided at a minimum user-experienced downlink data rate not less than that applicable under Section 2.9.4 as at the fifth anniversary, measured at the cell edge with a location coverage probability of at least eighty-five percent (85%) under representative busy hour network loading.

For the purposes of this Section, "Rural Population" means the population resident in localities classified as rural by the Ghana Statistical Service in the 2021 Population and Housing Census, and compliance with the rural coverage percentages in this Section shall be assessed against that classification as published and fixed as at the effective date of the licence.

For the purposes of this Section, designation as an SMP operator includes designation in respect of any relevant retail or wholesale market in which the Licensee operates, including the markets for retail mobile services, wholesale mobile call termination, wholesale broadband access, or any successor or related market designated by the Authority.

Non-SMP Licensees shall be subject to such rural coverage obligations as may be specified in their individual licences, taking into account their network footprint, customer base and financial capacity, and shall in any event not be subject to obligations more onerous than those imposed on SMP Licensees.

2.9.4 Capacity and Throughput Obligations

The obligations in Sections 2.9.1 to 2.9.3 define the required geographic coverage footprint. This Section prescribes the corresponding capacity and quality obligations, which increase progressively over the licence term. The framework is intended to prioritise network expansion during the initial phase of deployment, with capacity and user-experienced throughput requirements strengthening over time in line with growing traffic and data demand, and being applied first in the areas of highest demand.

For the purposes of this Section, "High-Value Coverage Areas" means the following urban areas, being the areas of highest mobile data demand and traffic in Ghana: Accra (Greater Accra), Kumasi (Ashanti), Sekondi-Takoradi (Western), Tamale (Northern), Cape Coast (Central), Koforidua (Eastern) and Ho (Volta). The Authority may, by directive and following consultation, update the list of High-Value Coverage Areas to reflect changes in data demand, traffic or population.

Each Licensee shall ensure that, within the coverage areas established under this Section, its network delivers at least the following user-experienced downlink data rates, measured at the cell edge with at least eighty-five percent (85%) location coverage probability, measured under representative busy-hour network loading:

1. **Phase 1** - from Operational Launch to the third (3rd) anniversary of the licence: a minimum user-experienced downlink rate of seven megabits per second (7 Mbps) across all areas in which mobile broadband coverage is provided;
2. **Phase 2** - from the third (3rd) to the seventh (7th) anniversary of the licence: a minimum user-experienced downlink rate of twenty-five megabits per second (25 Mbps) across all areas in which mobile broadband coverage is provided; and
3. **Phase 3** - from the seventh (7th) anniversary of the licence and for the remainder of the licence term: a minimum user-experienced downlink rate of fifty megabits per second (50 Mbps) across all areas in which mobile broadband coverage is provided. Licensees are encouraged to progress towards a user-experienced downlink rate of one hundred megabits per second (100 Mbps), consistent with the IMT-2020 user-experienced data rate, which the Authority sets as the desired target, particularly in the High-Value Coverage Areas.

The data rates specified in this Section are minimum user-experienced rates measured at the cell edge. They are additional to, and do not derogate from, the peak and average performance requirements prescribed under the Authority's prevailing Quality of Service framework.

The obligations in this Section are technology-neutral. Each Licensee shall achieve the applicable user-experienced data rates irrespective of the radio access technology deployed. The reference to the IMT-2020 user-experienced data rate is included solely as the benchmark for the one hundred megabits per second (100 Mbps) target and does not limit compliance to any particular technology or standard.

Where a Licensee is designated as an SMP operator, the Authority may require the accelerated attainment of the capacity targets applicable to the High-Value Coverage Areas.

The Authority shall have regard to prevailing mobile data demand and traffic in monitoring and, where appropriate, adjusting the phasing of these obligations. The Authority may, by directive and following consultation, defer or accelerate a capacity phase, or vary the applicable rates, where data demand, traffic growth or spectrum availability materially differ from the assumptions underlying this Section, provided that any variation remains consistent with the objective of progressively achieving IMT-2020 user-experienced data rates over the licence term.

2.9.5 Network Design and Rollout Implementation Plan

Each Applicant shall design, dimension and configure its network to achieve the coverage and rollout obligations set out in Sections 2.9.1, 2.9.2 and 2.9.3. As part of its application, each Applicant shall submit a Network Design and Rollout Implementation Plan, together with a supporting Investment Plan, demonstrating how the Applicant will attain the rollout obligations within the prescribed timelines. These plans shall be submitted in accordance with Section 3.2 and shall be assessed by the Authority in evaluating the viability and attainability of the Applicant's proposed rollout.

2.9.5.1 Minimum Requirements for Network Design and Rollout Implementation Plan

The Network Design and Rollout Implementation Plan shall include, at a minimum, the following, in sufficient detail to enable the Authority to assess the viability and attainability of the rollout obligations:

1. The proposed high-level network architecture for the radio access, transport (backhaul and fronthaul), core and supporting systems, including the chosen radio access technologies and their alignment with the bands applied for;
2. A radio network plan and link budget, including cell-count estimates, site typology (macro, small cell, in-building), spectrum-to-capacity dimensioning and expected coverage and capacity by MMDA;
3. A site acquisition, civil works and infrastructure-sharing strategy, including reliance on existing towers, fibre and any national roaming or wholesale arrangements;
4. A phased rollout schedule mapped to each milestone in Sections 2.9.1, 2.9.2 and/or 2.9.3, with quarterly or annual site-deployment targets;

5. Equipment supply and vendor arrangements, including evidence of supplier commitments, lead times and equipment availability;
6. A spectrum utilisation and quality of service assurance plan demonstrating how the Authority's prevailing QoS and signal-strength thresholds will be met and maintained;
7. Key assumptions, dependencies, risks and mitigation measures material to the achievement of the rollout obligations, including power, transmission, right-of-way and permitting risks; and
8. The human, technical and operational resources to be deployed, including network operations and maintenance arrangements.

2.9.5.2 Minimum Requirements for Investment Plan

The Investment Plan shall demonstrate the financial capacity and commitment of the Applicant to attain the rollout obligations, and shall include, at a minimum:

1. A capital expenditure (CapEx) and operating expenditure (OpEx) forecast for the network build-out, phased against the rollout milestones in Sections 2.9.1, 2.9.2 and 2.9.3;
2. The proposed sources and structure of financing (equity, debt and other instruments), with evidence of committed or reasonably available funding sufficient to fund the deployment;
3. A funding drawdown and deployment schedule aligned to the phased rollout, showing the investment required to meet each milestone; and
4. Supporting financial projections and any assumptions underlying the ability to sustain the required investment over the licence term.

The Authority may, in evaluating applications under Chapter 3, seek clarification of, and place reliance on, the Network Design and Rollout Implementation Plan and the Investment Plan in assessing whether the Applicant is reasonably capable of attaining the rollout obligations. Material inconsistency between an Applicant's plans and the rollout obligations may be taken into account by the Authority in the evaluation.

2.9.6 Reporting and Verification of Coverage

Each Licensee shall submit quarterly progress reports to the Authority on the achievement of the coverage, rollout and capacity obligations in Sections 2.9.1, 2.9.2, 2.9.3 and 2.9.4. The Authority shall verify compliance through drive testing, crowd-sourced measurements, site audits and any other reasonable means. The Authority may, at its discretion and on reasonable notice, require independent third-party verification at the cost of the Licensee.

2.10 National Roaming Obligation

2.10.1 Network Design for National Roaming

All Licensees awarded spectrum under this RFA shall design, dimension and configure their networks (including radio access, transport, core and supporting systems such as billing, policy and charging) to support national roaming arrangements with other licensed mobile operators in Ghana. Network design shall include, at a minimum, support for the prevailing 3GPP inter-operator (inter-PLMN) roaming specifications and the GSMA roaming guidelines (including the roaming signalling and user-plane interfaces defined therein for LTE/EPC and 5G core roaming), together with the intra-network mobility and handover interfaces required to enable inbound and outbound national roaming and session continuity, as may be updated from time to time.

2.10.2 Wholesale Roaming Obligation – SMP Licensees

Where a Licensee is, or is during the relevant period designated by the Authority as, an operator with Significant Market Power, that Licensee shall offer national roaming to all other licensed mobile operators in Ghana on the following basis:

1. Pricing shall be agnostic as between roaming partners, on a non-discriminatory basis, and shall be set at principal cost to be approved by the Authority or the regulated roaming tariff in force;
2. The reference offer for national roaming shall be filed with the Authority within ninety (90) days of the effective date of the licence and shall be subject to the Authority's approval;
3. A readiness period of not more than six (6) months from the effective date of the licence shall apply, during which the Licensee shall make all necessary technical and commercial arrangements to enable national roaming. National roaming services shall be available to all qualifying operators at the end of this readiness period; and
4. Disputes between the Licensee and roaming partners regarding terms, prices or service levels shall be referred to the Authority for resolution in accordance with the prevailing dispute resolution framework.

2.10.3 National Roaming for Non-SMP Licensees

Non-SMP Licensees shall not be subject to the wholesale obligation in Section 2.10.2 but shall nevertheless design their networks in accordance with Section 2.10.1, and shall negotiate national roaming arrangements with other licensed operators in good faith on commercial terms or per the regulated tariff in force.

2.11 Compliance, Penalties and Enforcement

The Authority shall monitor compliance with the rollout, roaming and other licence obligations and may impose any of the following sanctions in the event of breach:

1. A directive to remedy the breach within a specified period;
2. Administrative pecuniary penalties calculated in accordance with the prevailing penalty regulations;
3. Reduction in the duration of the licence;
4. Suspension of the licence; and

5. Revocation of the licence in cases of persistent or material non-compliance, in accordance with the procedures set out in the Electronic Communications Act, 2008 (Act 775).

2.12 Ownership Requirements

Ownership requirements under this Request for Applications differ according to the category of Applicant, as follows:

1. Existing licensed Mobile Network Operators (MNOs), Mobile Virtual Network Operators (MVNOs), Broadband Wireless Access (BWA) providers and Internet Service Providers (ISPs) holding a current authorisation from the Authority shall be eligible to apply in their current corporate and ownership form, without any additional ownership requirement specific to this RFA.
2. New entrants — that is, Applicants who do not hold any current MNO, MVNO, BWA or ISP authorisation from the Authority — shall be 100% Ghanaian-owned. For these Applicants, all shareholders, whether direct or ultimate beneficial, shall be Ghanaian citizens or entities wholly owned by Ghanaian citizens, and the Ghanaian ownership shall be traceable and verifiable to the Authority's satisfaction.

All Applicants, regardless of category, shall remain subject to the foreign-investment, competition, tax and other laws of Ghana, including (where applicable) the requirements of the Ghana Investment Promotion Centre Act, 2013 (Act 865).

A change in the ownership structure of a Licensee, including any change that would cause a Licensee originally awarded as a new entrant to cease to be 100% Ghanaian-owned, shall require the prior written approval of the Authority. Unauthorised changes in control or ownership shall constitute a material breach of the licence and may result in enforcement action under Section 2.11.

CHAPTER 3 SELECTION AND AWARD PROCESS

3.1 Eligibility and Qualification Requirements

3.1A Eligibility Criteria

To be eligible to apply for a spectrum licence under this RFA, an Applicant shall:

1. Be an Entity registered under the laws of Ghana, duly certified to operate in Ghana, and falling within one of the following categories:
    - a Mobile Network Operator (MNO);
    - a Mobile Virtual Network Operator (MVNO);
    - a Broadband Wireless Access (BWA) provider;
    - an Internet Service Provider (ISP); or
    - a 100% Ghanaian-owned new entrant.
2. Comply with the ownership requirements set out in Section 2.12, namely: existing licensed MNOs, MVNOs, BWA providers and ISPs may apply in their current ownership form; new entrants must be 100% Ghanaian-owned;
3. Be registered with the Office of the Registrar of Companies (Certificate of Incorporation and Company Regulations);
4. Be registered with the Data Protection Commission, Ghana;
5. Hold an up-to-date Tax Clearance Certificate (TCC) and SSNIT Employer Registration/Clearance Certificate (where applicable);
6. Where the Applicant has foreign ownership, be registered with the Ghana Investment Promotion Centre (GIPC) in accordance with the Ghana Investment Promotion Centre Act, 2013 (Act 865), prior to commencement of service;
7. Be in good standing with the Authority, with no overdue debts owed to the Authority;
8. In respect of applications for spectrum in the 2.3 GHz band, NOT hold (whether directly or through any affiliate, subsidiary, parent or related undertaking) any spectrum assignment in the 2.6 GHz band in Ghana;
9. In respect of applications for spectrum in the 700 MHz band, not have been previously assigned spectrum in the 700 MHz band in Ghana, except for the limited purpose of consolidation as may be permitted by the Authority;
10. Comply with the lot restrictions specified in Sections 2.2.3 and 2.3.3; and
11. Demonstrate the technical and financial capacity to deploy and operate a mobile broadband network in Ghana, including evidence of access to the necessary technical expertise, equipment supply arrangements and committed funding.

3.1B Technical Qualification Requirements

In addition to satisfying the Eligibility Criteria in Section 3.1A, each eligible Applicant must satisfy the Technical Qualification Requirements set out in this Section before proceeding to the ranking of Best Price Offers. An Applicant that meets the Eligibility Criteria but does not meet the Technical Qualification Requirements shall not proceed to the opening of its Best Price Offer.

To be qualified, an Applicant must, to the reasonable satisfaction of the Authority:

1. submit a Network Design and Rollout Implementation Plan that addresses all of the minimum requirements in Section 2.9.5.1 and demonstrates that the proposed rollout is viable and attainable within the timelines prescribed in Sections 2.9.1, 2.9.2 and 2.9.3;
2. submit an Investment Plan that addresses all of the minimum requirements in Section 2.9.5.2 and demonstrates credible funding, whether committed or reasonably available, sufficient to fund the deployment and aligned to the rollout milestones; and
3. demonstrate that the Network Design and Rollout Implementation Plan and the Investment Plan are internally consistent with each other and with the coverage, rollout and capacity obligations of this Request for Applications.

The Technical Qualification Requirements are assessed on a pass/fail basis in accordance with Section 3.3.2A. The Authority may seek clarification or permit cure of a deficiency in accordance with Section 3.3.2B before making a final determination. Qualification is assessed, and the list of Qualified Applicants published, before any Best Price Offer is opened.

Qualification Overview

The following table summarises the two requirements that an Applicant must satisfy to become a Qualified Applicant. It is provided solely as a reader's aid. In the event of any inconsistency, the operative requirements are those set out in the referenced Sections.

Eligibility Requirements (Section 3.1A)	Technical Qualification Requirements (Section 3.1B; assessed under Section 3.3.2A)
Registered Ghanaian Entity in an eligible category (MNO, MVNO, BWA, ISP, or 100% Ghanaian-owned new entrant)	Network Design and Rollout Implementation Plan addressing all minimum requirements in Section 2.9.5.1
Compliance with ownership requirements (Section 2.12)	Demonstrated viability and achievability of the proposed rollout within the prescribed timelines
Statutory registrations current (Registrar of Companies, Data Protection Commission, tax/SSNIT, GIPC where applicable)	Investment Plan addressing all minimum requirements in Section 2.9.5.2, with credible committed or reasonably available funding
Good standing with the Authority, including no overdue regulatory fees or other outstanding debts	Funding aligned to the rollout milestones
Compliance with the applicable band-specific eligibility restrictions, including the 2.6 GHz exclusion for the 2.3 GHz band, the 700 MHz prior-	Internal consistency of the Network Design and Investment Plans with each other and with the coverage, rollout and capacity obligations

Eligibility Requirements (Section 3.1A)	Technical Qualification Requirements (Section 3.1B; assessed under Section 3.3.2A)
assignment rule, and the lot restrictions in Sections 2.2.3 and 2.3.3	
Demonstrated technical and financial capacity to deploy and operate the proposed network	Assessed on a pass/fail basis; not scored or ranked (Section 3.3.2A)

3.2 Application Requirements

Each Applicant shall submit a sealed application, in the form and manner set out in Section 3.2.1, containing the following:

1. Proof of payment of the non-refundable application fee of GHS 300,000.00 per band applied for;
2. Statutory and corporate documents evidencing eligibility under Section 3.1, including certified copies of all relevant certificates;
3. A description of the Applicant's ownership structure, identifying ultimate beneficial owners and (in the case of new entrants) evidence of 100% Ghanaian ownership;
4. A certified copy of a Board Resolution of the Applicant authorising the submission of this application and the making of the Best Price Offer, and designating the authorised representative to act on the Applicant's behalf;
5. Audited financial statements for the most recent three (3) financial years (where applicable) and evidence of access to financing sufficient to fund the proposed deployment;
6. A technical proposal describing the intended use of the spectrum, including network architecture, technology choices, deployment plan, coverage strategy and quality-of-service commitments;
7. A rollout plan identifying milestones for compliance with the coverage, rollout and capacity obligations in Sections 2.9.1, 2.9.2, 2.9.3 and 2.9.4 (where applicable);
8. A Network Design and Rollout Implementation Plan, together with a supporting Investment Plan, prepared in accordance with Section 2.9.5, demonstrating how the Applicant will attain the coverage and rollout obligations within the prescribed timelines and enabling the Authority to assess the viability and attainability of the proposed rollout;
9. A national roaming readiness plan demonstrating how the network will be designed in accordance with Section 2.10.1;
10. The Best Price Offer (BPO) per lot, in United States Dollars, in respect of each band and lot applied for;

11. The total number of lots being sought in each band, expressed as a precise specification (e.g. "two lots in the 700 MHz band; two lots in the 2.3 GHz band; one lot in the 3300 – 3400 MHz sub-band of the 3 GHz mid band");
12. A signed letter of commitment from an authorised representative confirming the accuracy of the application and the Applicant's ability to comply with all licence obligations; and
13. Such other information as the Authority may reasonably require to evaluate the application.

3.2.1 Form and Submission of Applications

An application shall be submitted in two separately sealed inner envelopes, both enclosed within a single sealed outer package, as follows:

1. Envelope A – Technical and Qualification Submission, containing the items listed at paragraphs 1 to 9, 12 and 13 of Section 3.2 (that is, all required documents other than the Best Price Offer and the lot specification). Envelope A shall contain five (5) hard copies and one (1) soft copy of the documentation. One hard copy shall be clearly marked "ORIGINAL" and shall bear the original signatures; the remaining four hard copies shall be marked "COPY". The soft copy shall be a complete scanned copy of the signed original in searchable PDF format, provided on a USB storage device enclosed within Envelope A. In the event of any discrepancy between the copies, the hard copy marked "ORIGINAL" shall prevail.
2. Envelope B – Financial Submission (Best Price Offer), containing a single sealed original of the Best Price Offer per lot (paragraph 10 of Section 3.2) and the lot specification (paragraph 11 of Section 3.2), and no other document. Envelope B shall not be opened at the eligibility stage and shall be opened only in accordance with Section 3.3.3.

Each inner envelope shall be sealed and clearly marked on its face with (a) the title "Envelope A – Technical and Qualification Submission" or "Envelope B – Financial Submission (Best Price Offer)" as applicable, (b) the name of the Applicant, and (c) the band or bands to which the application relates. The outer package shall be addressed to the Director-General, National Communications Authority, and marked "Request for Applications – 5G Spectrum 2026: Do Not Open Before the Official Opening", together with the name of the Applicant.

The Best Price Offer shall not appear, in whole or in part, in Envelope A or on any document contained in it. Where the Best Price Offer, or any figure from which it may be derived, is disclosed anywhere in the Technical and Qualification Submission, the Authority may treat the application as non-compliant.

Applications shall be delivered to the address specified in Section 3.5 so as to be received not later than the submission deadline stated in that Section. An application received after the deadline, or submitted otherwise than in the sealed two-envelope form required by this Section, may be rejected by the Authority. The Authority shall issue a receipt recording the date and time of receipt of each application and shall hold all sealed envelopes securely until the official opening.

3.3 Evaluation and Award Process

The Authority shall evaluate applications and award lots in accordance with Section 58(8) of the Electronic Communications Act, 2008 (Act 775) and the procedure described in this Section. Each band shall be evaluated separately.

3.3.1 Stage 1 – Opening of Envelope A (Administrative and Technical Submissions)

1. The Authority shall open all **Envelope A** submissions received at **5:30 p.m. on 6 August 2026** at the Authority's Head Office, 6 Airport City, Accra, in the presence of representatives of Applicants who choose to attend.
2. At the opening, the Authority shall:
   (a) record all Applications received;
   (b) confirm receipt of each Application by the prescribed deadline; and
   (c) secure the Application documents for evaluation.
3. No evaluation of Applications shall be undertaken during the opening session.

3.3.2 Stage 2 – Qualification Assessment

1. Following the opening of Envelope A, the Authority shall conduct an Eligibility Review by assessing each Application for compliance with the submission requirements in Section 3.2 and the eligibility criteria in Section 3.1.
2. The Authority shall thereafter conduct a Technical Qualification assessment of each Applicant that passes the Eligibility Review in accordance with Section 3.3.2A.
3. An Applicant shall be regarded as Qualified only where it passes both the Eligibility Review and the Technical Qualification.
4. Upon completion of the Qualification Assessment, the Authority shall publish on its website the list of Qualified and Non-qualified Applicants.
5. Only Qualified Applicants shall proceed to Stage 3.
6. The Eligibility Review and the Technical Qualification shall be conducted after the opening of Envelope A and need not be completed on the date of the opening.

3.3.2A Standard for Technical Qualification

1. The Network Design and Rollout Implementation Plan and the Investment Plan of an Applicant shall be assessed on a pass/fail basis. An Applicant passes the technical qualification where the Authority is reasonably satisfied that:
   (a) the Network Design and Rollout Implementation Plan addresses all of the minimum requirements set out in Section 2.9.5.1 and demonstrates that the proposed rollout is viable and attainable within the timelines prescribed in Sections 2.9.1, 2.9.2 and 2.9.3;
   (b) the Investment Plan addresses all of the minimum requirements set out in Section 2.9.5.2 and demonstrates credible funding, whether committed or reasonably available, sufficient to fund the deployment and aligned to the rollout milestones; and

(c) the Network Design and Rollout Implementation Plan and the Investment Plan are internally consistent with each other and with the coverage, rollout and capacity obligations of this Request for Applications.

2. The technical qualification is assessed on a pass/fail basis only. It is not scored, weighted or ranked, and it does not affect the ranking of Best Price Offers under Sections 3.3.3 to 3.3.5, which is determined by price.
3. The assessment under this Section shall be conducted by an evaluation panel constituted by the Authority. The Best Price Offer of any Applicant shall not be disclosed to, or considered by, the panel in making its pass/fail determination.

3.3.2B Clarification and Cure

1. Before making a final determination that an Applicant is not qualified on the technical qualification, the Authority may, where it considers the deficiency capable of clarification or cure, issue to that Applicant a single written request for clarification specifying the matters to be addressed.
2. The Applicant shall respond in writing within five (5) Business Days of the request. A response shall be limited to clarifying or supplementing the Plans in respect of the matters specified and shall not introduce a new or amended Best Price Offer.
3. Where the Applicant does not respond within the period, or the response does not bring the Plans to the standard in Section 3.3.2A, the Authority shall determine the Applicant to be not qualified. The Authority's determination under this Section shall be final for the purposes of this Request for Applications.

3.3.3 Stage 3 – Opening and Ranking of Best Price Offers

1. Following publication of the list of Qualified Applicants under Section 3.3.2, the Authority shall notify those Applicants of the date, time and venue for the opening of **Envelope B (Best Price Offers)**.
2. Qualified Applicants may attend the opening through their authorised representatives.
3. At the notified date, time and venue, the Authority shall publicly open the Best Price Offers and rank them in descending order for each frequency band.
4. Where an Applicant has applied for more than one Lot within a band, its Best Price Offer shall apply on a per-Lot basis.

3.3.4 Stage 4 – Award Process

This stage has **two possible paths**.

3.3.4.1 Award where demand meets or exceeds the Minimum Reserve Price

(a) Direct award

Where the BPO of an Applicant is equal to or greater than the applicable Minimum Reserve Price ("MRP"); and the total number of lots applied for by all Applicants meeting the applicable MRP does not exceed the number of lots available, the Authority shall award the relevant lots to those Applicants, subject to the lot restrictions in Sections 2.2.3 and 2.3.3.

(b) Oversubscription
Where the number of lots applied for at or above the applicable MRP exceeds the number of lots available, the Authority shall invite the relevant Applicants to submit a single improved sealed BPO. The Authority shall award the lots in descending order of the second-round BPOs, subject to the lot restrictions in Sections 2.2.3 and 2.3.3.

3.3.4.2 Award Where Demand at or Above the MRP Is Insufficient

(a) General rule
The MRP is the minimum price at which a lot may be awarded.

No lot shall be awarded below the applicable MRP, including, in the case of an SMP Applicant, the MRP as increased by the SMP premium under Section 2.7.

(b) Confirmation at the MRP
Where the number of lots supported by BPOs equal to or greater than the applicable MRP is fewer than the number of lots available, the Authority shall invite all Qualified Applicants that applied in that band to confirm, on a sealed-bid basis and within five (5) Business Days, whether they are willing to acquire their applied-for lot or lots at the applicable MRP.

(c) Award following confirmation
The Authority shall award lots to Applicants that confirm acceptance under Section 3.3.4.2(b), subject to the lot restrictions in Sections 2.2.3 and 2.3.3.

Where confirmations exceed the number of lots available, the Authority shall rank the confirming Applicants according to their original BPOs. Any remaining tie shall be resolved under Section 3.3.5.

(d) Re-opening unsubscribed lots
Where lots remain unsubscribed after completion of Section 3.3.4.2(c), the Authority may re-open those lots to any Qualified Applicant that applied in that band and is willing to acquire them at a price equal to or greater than the applicable MRP.

Offers shall be submitted on a sealed-bid basis.

Lots shall be awarded in descending order of the prices offered.

(e) Remaining unsold lots
Any lot remaining unsubscribed following this Section shall be treated as an unsold lot under Section 3.3.6.

(f) Prohibition on negotiation below the MRP
For the avoidance of doubt, the Authority shall not negotiate the Licence Fee below the applicable MRP and shall conclude the award process without assigning any lot that cannot be awarded at or above that price.

3.3.5 Lot Restrictions and Tie-Breaking

3.3.5.1. Application of lot restrictions

Where application of the lot restrictions in Sections 2.2.3 and 2.3.3 requires the number of lots awarded to an Applicant to be reduced, the Authority shall invite that Applicant to identify its preferred lot or lots within five (5) Business Days.

Where the Applicant fails to do so, the Authority may determine the assignment.

3.3.5.2. Tie-breaking

Where two or more Applicants submit identical Best Price Offers at any stage of the award process, and the tie affects the award of a lot, the Authority shall invite the tied Applicants to submit a single improved sealed Best Price Offer.

Where the improved Best Price Offers remain identical, the Authority may conduct up to three (3) additional rounds of sealed bidding. Each improved Best Price Offer shall exceed the Applicant's immediately preceding Best Price Offer. If the tie remains unresolved after the final bidding round, the Authority shall determine the successful Applicant by a transparent draw conducted in the presence of representatives of the tied Applicants.

3.3.6 Treatment of Unsold Lots

Where one or more lots remain unsold following completion of the award process, the Authority may retain those lots for future assignment on such terms as it determines.

Any future assignment shall be at a price not less than the applicable MRP prevailing at the time of that assignment.

3.3.7 Post Award Spectrum Rationalisation Allocation Process (3 GHz mid band only)

Following the conclusion of the bidding process for the 3 GHz mid band, where rationalisation is undertaken pursuant to Section 2.4.4, the Authority shall consult with the affected Licensees and propose a rationalisation plan with a view to consolidating each Licensee's holding into a contiguous block. The amount of spectrum awarded shall not be reduced. The Authority shall publish the final assignment plan in a Notice of Final Assignment.

3.4 Confidentiality and Integrity of the Process

3.4.1 Confidentiality

The Authority shall treat all commercial and technical information submitted by Applicants as confidential and shall use that information solely for the purposes of this Request for Applications, except where disclosure is required by law or is necessary to publish the Successful Applicants and the Licence Fees.

3.4.2 Conflicts of Interest

Applicants shall disclose any actual or potential conflict of interest, including common ownership, common directorships, or material commercial arrangements with another Applicant.

Where the Authority determines that a conflict of interest compromises the integrity or fairness of the award process, it may require appropriate remedial measures or disqualify the affected Applicant.

3.5 Timetable

The Authority intends to conduct the licensing process in accordance with the timetable in Table 7 below. Dates may be adjusted by the Authority on reasonable notice.

Table 7: Indicative Timetable for the Licensing Process

S/N	Activity	Duration	Indicative date
1	Issue of this Request for Applications	1 business day	Thu 16 July 2026
2	Pre-application briefing for prospective Applicants	1 business day	Mon 27 July 2026
3	Deadline for written queries from prospective Applicants	—	Tue 28 July 2026, by 5:00 pm
4	Authority's consolidated response to queries	—	Thu 30 July 2026
5	Submission of applications (deadline)	—	Thu 6 August 2026, by 5:00 pm
6	Opening of Envelope A (Administrative and Technical Submissions); applications recorded and secured, no evaluation on opening day	Same day, from 5:30 pm	Thu 6 August 2026, from 5:30 pm
7	Eligibility review and technical qualification assessment (including any clarification/cure under Section 3.3.2B)	Up to 8 business days	Fri 7 – Tue 18 August 2026
8	Publication of list of Qualified Applicants	1 business day	Wed 19 August 2026
9	Opening and ranking of Best Price Offers (Envelope B)	1 business day	Thu 20 August 2026
10	Second-round bidding, where oversubscribed, or confirmation at MRP and re-opening, where undersubscribed (as applicable, per band) (Section 3.3.4)	Up to 5 business days	Fri 21 – Thu 27 August 2026
11	Notification of Successful Applicants (subject to any tie-break process under Section 3.3.5)	1 business day	Fri 28 August 2026
12	Payment of Licence Fees and issue of licences	Within 30 days	By Mon 28 September 2026

3.6 Right to Vary or Cancel

The Authority may, at any time before the issue of licences, amend, suspend or cancel this Request for Applications, in whole or in part, including any of its terms, conditions, timelines or evaluation procedures, where it reasonably considers such action to be necessary in the public interest or to preserve the fairness, integrity or orderly conduct of the award process.

The Authority shall promptly notify all Applicants of any such amendment, suspension or cancellation. No Applicant shall be entitled to compensation, damages or any other form of relief arising solely from the exercise of the Authority's powers under this Section.

ANNEX 1 SAMPLE LETTER OF PRESENTATION (ENVELOPE A — TECHNICAL AND QUALIFICATION SUBMISSION)

Note: This letter and its enclosures form part of Envelope A. It must NOT state or disclose the Best Price Offer. The Best Price Offer is submitted separately using Annex 1A in Envelope B.

[On Applicant company letterhead]

[Date]

The Director-General

National Communications Authority

NCA Tower, No. 6 Airport City

Accra, Ghana

Dear Sir/Madam,

APPLICATION FOR SPECTRUM LICENCE(S) IN THE [700 MHz / 2.3 GHz / 3 GHz MID BAND]

[Name of Applicant], a company duly incorporated under the laws of the Republic of Ghana with registered office at [address] and Tax Identification Number [TIN], hereby submits its application for the grant of [number] spectrum licence(s) in the [band] under the Request for Applications issued by the National Communications Authority on 16 July 2026.

We confirm the following:

1. We have read and understood the Request for Applications and accept all its terms and conditions without reservation.
2. We meet the eligibility criteria specified in Section 3.1 of the RFA, and we fall within the following category of Applicant: [MNO / MVNO / BWA provider / ISP / 100% Ghanaian-owned new entrant]. Supporting documentation is enclosed.
3. We comply with the ownership requirements in Section 2.12. [For new entrants: We confirm that the Applicant is 100% Ghanaian-owned.] [Where the Applicant has foreign ownership: We confirm registration with the GIPC in accordance with Act 865.]
4. [For applications in the 2.3 GHz band only:] We confirm that the Applicant is not an operator designated as holding Significant Market Power and is therefore not excluded from the 2.3 GHz band under Section 3.1(8) and Section 2.3.4.
5. We are applying for [number] lot(s) in the [band], specifically [identify lots, e.g. "two lots in the 700 MHz band; two lots in the 2.3 GHz band; one lot in the 3300 – 3400 MHz sub-band of the 3 GHz mid band"]. Our Best Price Offer is submitted separately in Envelope B using Annex 1A and is not disclosed in this letter or in any document in Envelope A.
6. We enclose our Network Design and Rollout Implementation Plan and supporting Investment Plan prepared in accordance with Section 2.9.5, and we undertake to comply with all licence obligations, including the coverage and rollout obligations in Section 2.9, the national

roaming requirements in Section 2.10, and the ownership requirements applicable to our category of Applicant under Section 2.12.

7. This letter constitutes the signed letter of commitment required by Section 3.2, and the information contained in this application is true and correct to the best of our knowledge and belief.

Yours faithfully,

[Name of Authorised Signatory]

[Position / Title]

For and on behalf of [Name of Applicant]

Enclosures (Envelope A):

- Application fee: Banker's Draft for GHS 300,000.00 per band applied for, made payable to the order of the National Communications Authority and drawable on a bank in Ghana
- Certificate of Incorporation and Company Regulations
- Certified copy of Board Resolution authorising the application and designating the authorised representative
- Certificate of Registration with the Data Protection Commission
- Tax Clearance and SSNIT Contributions Certificates
- Ghana Investment Promotion Centre (GIPC) Registration Certificate (where the Applicant has foreign ownership)
- Audited financial statements for the past three (3) years
- Technical proposal
- Network Design and Rollout Implementation Plan and supporting Investment Plan (Section 2.9.5)
- National roaming readiness plan
- Declaration of Beneficial Ownership
- Declaration of Interest
- Five (5) hard copies (one marked "ORIGINAL", four marked "COPY") and one (1) soft copy on USB, as required by Section 3.2.1

ANNEX 2 FINANCIAL BID FORM — BEST PRICE OFFER (ENVELOPE B — FINANCIAL SUBMISSION)

Note: This form is the only document to be placed in Envelope B. It must be sealed separately and must not be included in Envelope A. Envelope B is opened only under Section 3.3.3, after the list of Qualified Applicants has been published.

[On Applicant company letterhead]

[Date]

The Director-General

National Communications Authority

NCA Tower, No. 6 Airport City, Accra, Ghana

BEST PRICE OFFER — [700 MHz / 2.3 GHz / 3 GHz MID BAND]

[Name of Applicant], Tax Identification Number [TIN], submits the following Best Price Offer in respect of its application for spectrum licence(s) in the [band] under the Request for Applications issued on 16 July 2026:

1. Band applied for: [700 MHz / 2.3 GHz / 3 GHz mid band, identifying the specific sub-band where applicable].
2. Number of lots applied for in the band: [number].
3. Best Price Offer per lot: United States Dollars [amount in figures] ([amount in words]) per lot.
4. We understand that the Best Price Offer per lot must be equal to or greater than the Minimum Reserve Price for the band set out in Table 5, and, where the Applicant is designated as holding Significant Market Power, the Minimum Reserve Price as increased by the SMP premium under Section 2.7.
5. We understand that no lot will be awarded at a price below the applicable Minimum Reserve Price.

Yours faithfully,

[Name of Authorised Signatory]

[Position / Title]

For and on behalf of [Name of Applicant]