

OAU DRIVE, TOWER HILL, FREETOWN

PARLIAMENTARY DEBATES

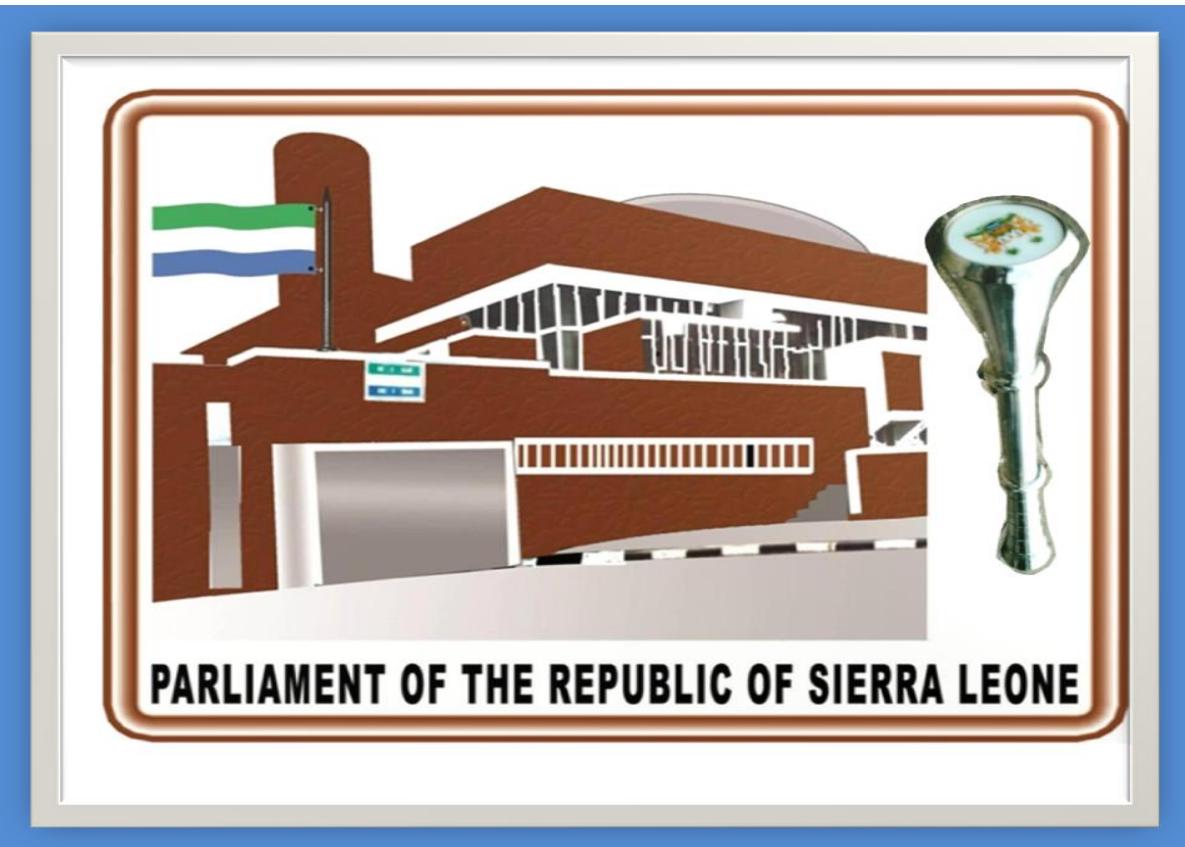
[HANSARD]

OFFICIAL HANSARD REPORT

FOURTH SESSION – FIRST MEETING

TUESDAY, 22ND FEBRUARY, 2022

SESSION – 2021/2022



OAU DRIVE, TOWER HILL, FREETOWN

PARLIAMENTARY DEBATES

[HANSARD]

OFFICIAL HANSARD REPORT

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First Meeting of the Fourth Session of the Fifth Parliament
of the Second Republic of Sierra Leone.

Proceedings of the Sitting of the House
Held Tuesday, 22nd February, 2022.

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PROPOSER: HON BASHIRU SILIKIE

SECONDER: HON HASSAN A SESAY

BE IT RESOLVED:

THAT THE SEVENTH REPORT OF THE FOURTH SESSION OF THE COMMITTEE ON APPOINTMENTS AND THE PUBLIC SERVICE BE ADOPTED BY THE HOUSE AND THAT THE RECOMMENDATION CONTAINED THEREIN BE APPROVED.

V. GOVERNMENT MOTION

THE MINISTER OF TRANSPORT AND AVIATION

BE IT RESOLVED :

THAT THE HONOURABLE HOUSE HEREBY RATIFIESTHE FOLLOWING AGREEMENTS WHICH WERE LAID ON THE TABLE OF THE HOUSE ON TUESDAY15TH FEBRUARY,2022:

[i] AIR SERVICE AGREEMENT BETWEEN THE GOVERNMENT OF THE REPUBLIC OF SIERRA LEONE AND THE GOVERNMENT OF THE STATE OF KUWAIT

[ii] AIR TRANSPORT AGREEMENT BETWEEN THE GOVERNMENT OF THE UNITED STATES OF AMERICA AND THE GOVERNMENT OF THE REPUBLIC OF SIERRA LEONE

[iii] AGREEMENT BETWEEN THE GOVERNMENT OF THE STATE OF QATAR AND THE GOVERNMENT6 OF THE REPUBLIC OF SIERRA LEONE FOR AIR SERVICES

[iv] MEMORANDUM OF UNDERSTANDING BETWEEN THE GOVERNMENT OF THE REPUBLIC OF SIERRA LEONE AND THE GOVERNMENT OF THE STATE OF QATAR RELATING TO THE OPERATIONS OF AIR TRANSPORTATION

VI. BILL

THE NATIONAL PAYMENT SYSTEM ACT, 2021

SECOND READING, COMMITTEE STAGE AND THIRD READING

THE MINISTER OF FINANCE



THE CHAMBER OF PARLIAMENT OF THE REPUBLIC OF SIERRA LEONE

Official Hansard Report of the Proceedings of the House

**FOURTH SESSION – FIRST MEETING
OF THE FIFTH PARLIAMENT
OF THE SECOND REPUBLIC**

Tuesday, 22nd February, 2022.

I. PRAYERS

[The Table Clerk, Mrs Bintu Weston, Read the Prayers]

[The House met at 10:40a.m. in Parliament Building, Tower Hill, Freetown]

[The Deputy Speaker, Hon. Segepoh Solomon Thomas in the Chair]

The House was called to Order

Suspension of S. O. 5[2]

II. RECORD OF VOTES AND PROCEEDINGS FOR THE PARLIAMENTARY SITTING HELD ON THURSDAY 17TH FEBRUARY, 2022

THE SPEAKER: Honourable Members, we shall now go through the Record of Votes and Proceedings for parliamentary sitting held on Thursday 17th February, 2022. Pages 1 to 4? Page 5? Page 6? Can a Member please move for the adoption of the Record of Votes and Proceedings for the parliamentary sitting held on Thursday 17th February, 2022.

HON. BRIMA MANSARAY: I so move, Mr Speaker.

THE SPEAKER: Any seconder?

HON TENNYSON H. SANDY: I so second, Mr Speaker.

[Question Proposed, Put And Agreed To]

[Record of votes and proceeding for the parliamentary sitting held on Thursday 17th February, 2022 has been adopted as presented]

THE SPEAKER: Yes Madam Chair of the Trade Committee, are we set with your report?

HON. VERONICA KADDIE SESAY: Thank you very much. Mr Speaker, Honourable Members, the report has been compiled, but for the benefit of the other Committee Members who were not present, I have to present it to them for verification before laying it on the Table, thank you very much.

THE SPEAKER: You want the report to be approved at Committee level?

HON VERONICA K. SESAY: Yes, Mr Speaker.

THE SPEAKER: Thank you very much. Honourable Members, we have members of the Gallery here, let's keep our undertones as undertones, please.

III. MOTION OF THE COMMITTEE ON APPOINTMENTS AND THE PUBLIC SERVICE

PROPOSER: HON. BASHIRU SILIKIE

SECONDER: HON. HASSAN A. SESAY

[Be it resolved: That the Seventh Report of the Fourth Session of the Committee on Appointments and the Public Service be adopted by the House and that the Recommendation Contained therein be approved.]

HON. BASHIRU SILIKIE: Mr Speaker, Honourable Members, this is the Fourth Session of the Fifth Parliament of the Second Republic of Sierra Leone Seventh Report of the Committee on Appointments and the Public Service on Parliamentary vetting of presidential nominees.

1. Introduction:

Mr. Speaker, Honourable Members, the Committee on Appointments and the Public Service, in tandem with its Constitutional obligation met on Wednesday 16th February, 2022 and interviewed **Four** Presidential nominees for the following positions: **two** Chairmen for the National Youth Commission and the Independent Media Commission respectively, **one** National Cyber Security Coordinator and **one** Member, National Youth Commission

2. Procedure

The Committee maintained as usual, strict consistency with its usual established procedure and interviewed the nominees on issues pertaining to their educational background to ensure that they have the relevant education and necessary backup experience to hold such important offices of state. Several probing questions, especially put to the nominees, covered wide ranging issues relating to their track records in pertinent work situations, declared assets, tax obligations and their visions for a nationally productive tenure. Issues of unsuitability or otherwise were strictly looked into by the Committee.

3. Eight Sitting of the Committee on Wednesday 16th February, 2022

The Committee interviewed the following nominees:

i. Mr. Siafa Jobson Momoh: Proposed Chairman, National Youth Commission

Mr Speaker, Honourable Members, Mr Jobson Momoh is a household name amongst young generation in Sierra Leone. He is a development and financial expert with indebt knowledge in project management and financial reporting and holds a Post Graduate Certificate in Public Policy and Management, from the University of York (UK) and a Bachelor Degree with Honours in Applied Accounting from the Institute of Public Administration and Management, University of Sierra Leone.

Mr Jobson Momoh's pragmatic approach to multi-dimensional problem solving relating to youths issues that earned him credible leadership profiles in the following jobs:

- 2000 to 2003 as Accounting Officer at the Sierra Leone Roads Authority,
- 2003 to 2004; served as Finance Officer for Budgets at the Special Courts
- 2004 to 2007 served as the National Commission for Social Action (NaCSA) as Regional Admin and Finance Officer
- 2011 to 2012 - served as Chief Executive Officer, Edgeworks Sierra Leone (Ltd), Non-Governmental Organization.

This nominee, in responding to questions bordering on youths problems and how his administration would reverse such negative trend in our national development strive, Mr Jobson Momoh said "*my long experience working with the young people has given me the passion to understand their drug addictions rate, unemployment and violence, especially as we approach political contests. To address these and to make our youths meaningful, the Commission would embark on life skills programs implementations encompassing trainings that will cater for employability and problem solving with a firm hallmark of discipline.*

The pervasive addictions for 'kush' and other narcotics amongst youths require a broad stakeholder collaboration with law enforcement agencies and the Parliament for

accelerated prosecutions and purposeful amendments to existing legislations respectively to minimize this malaise”.

Mr Jobson Momoh in conclusion, said he would engage and train youths to depart from their controversial and destructive vices to take leadership role in society. This he emphasized, would be a driving force behind his administration and thus promised to work as a team to catch up with the unfolding national agenda on youths' growth and empowerment as espoused by the current Government.

ii. Dr. Victor Massaquoi: Proposed Chairman, Independent Media Commission (IMC)

Mr Speaker, Honourable Members, the IMC Act of 2000 enacted by this House made the Commission autonomous to function unhindered and so undoubtedly strengthens and empowers its **Chairperson** as in Section 44[2] to serve on a full term basis contrary to other Commissioners.

Adjudging the nominee based on the criteria stipulated in **section 8[a-c]** of the IMC Act of 2020, the Committee noted that:

- Mr Massaquoi is amongst the revered generation of Media Practitioners that have worked over decades with professionalism and resilience to build a giant tower of the **Fourth Estate** now pivotal in Sierra Leone's Democratic governance. The recent collaboration and patriotism displayed by the Media Practitioners in the repeal of the Public Order Act speaks loud to this assertion.
- he is a seasoned Media communications administrator with over 30 years spanning experience in policy development and analysis, project implementation and conflict management
- the nominee holds a Doctorate Degree (Ph.D.) in Development Communication and Social Policy Analysis from Bowling Green State University – United States of America (2009) , a Master's Degree in Organizational Management with special

focus on Marketing and Communications from Franklin University, Ohio, United States of America.

- until this appointment he was the Director for Technical and Vocational Education at the Ministry of Technical and Higher Education; and has held other management and leadership positions both within and outside Sierra Leone
- the nominee satisfied all required provisions of the aforementioned Act.

Responding to the Committee on the current status of the IMC in relation to making journalism attractive to young folks, how to improve on the IMC's independence whilst ensuring that Media Houses publish the truth, the proliferation of the Media Houses , their management and how to maintain a balance between the media practitioners and politicians, **Dr. Massaquoi** said "*I acknowledge the challenges ahead and as a professional, if approved, I will lead the Commission to embark aggressively first on a total assessment of the IMC and next the Media Houses. The outcome of these surveys would enable us intensify trainings of Journalists and monitor Newspapers.*

Secondly, I will make sure we popularize the IMC Act to all and sundry to reduce considerably the media bad governance and by extension the unsavoury reputation of bad journalism."

He concluded on a regretful note that journalists were poorly paid in the country, and that made journalism unattractive to the coming generations but promised passionately to work with the International Non-Governmental Organizations and the Parliament to explore avenues for resources that would make the IMC fully meets its anticipated statutory obligations.

iii. Ms. Mariama Saijay Yormah: Proposed National Cyber Security Coordinator

Mr Speaker, Honourable Members, the advent of modern Communication and Information Technologies and their inherent benefits and adverse consequences experienced globally, urged this House in 2021 to enact the **Cyber Security and Crime Act** to provide for the effective, unified and comprehensive, legal, regulatory

and institutional framework for the prohibition, prevention, detection, prosecution and punishment of Cybercrimes amongst hosts of other related matters.

To achieve these lofty dreams, the National Cyber Security Incidence Coordination Centre must be established with a National Cyber Security Coordinator, who also doubles as Secretary to the National Cyber Security Advisory Council as in Section 4[1k] of the aforementioned Act to be the head of administration.

Considering the vulnerabilities of the state and individuals to Cybercrimes, the Committee was meticulous in examining the said nominee and thus adjudged the following:

- Ms. Mariama Saijay Yormah has a Master's Degree with distinction in Information Systems Management from the University of Sheffield, United Kingdom. She also holds a First Class Bachelor's Degree in Electrical/Electronic Engineering from the University of Sierra Leone.
- In 2011, she was Network Administrator at the Bank of Sierra Leone and later gained employment with the Food and Agriculture Organization (FAO) as Information, Communication and Technology (ICT) Specialist.
- From 2012 to 2013, she served as Senior ICT Officer at the Ministry of Information and Communications from 2013 to 2020.
- 2021-date, whilst serving at the Information and Communication Ministry, she is the focal person for the Organized West African Response on Cyber security and the fight against Cyber Crime (OCWAR-C), a project geared towards improving Sierra Leone's Cyber security landscape within the ECOWAS region.
- She is a strategic Member of the Global Forum for Cyber Security Expertise (GFCE) representing Sierra Leone; and was one of the consultants for the development of the above Cyber Security and Crime Legislation, etc.

Responding to the Committee on how her rich background experience would curb or lower the Cybercrime rates, the young engineer said implementing the Act required time and resources, and so would use her external influence to attract donor supports in setting the machinery in place. She furthered "*I know cybercrimes tracking and*

prosecution are complex processes. The initial approach would therefore focus on national awareness raising programs of major crimes holders, we will also establish modern forensic laboratories to capture evidences and train the Judiciary and Law Enforcement Agencies on how to gather evidence without losing core elements”

The expert promised to replicate her long standing experience on policy and data sciences to build an impressive and admirable Cybercrime mitigation Centre worthy of emulation in the sub region.

iv. Ms. Mbalu Binta Jalloh: Proposed Member, National Youth Commission

Ms. Mbalu Binta Jalloh is a young and dynamic enterprising woman with considerable experience in the private sector relating to youths empowerment. She studied at the Earnest Bai Koroma University of Science and Technology, Makeni (2010-2013) and now manages Procurement and Logistics businesses for companies in Masingbe and the Kono axis.

The nominee in her response to what she would take to the Youth Commission, Ms Jalloh said "*as a board of young people with common aspiration for our empowerments, we will work together in accordance with the dictates of the Commission’s mandate and the directions of our superiors. If approved, I am going in to represent all youths of the country and will advocate and work for what is good and sustainable for all of us*", she concluded.

4. Recommendations

Mr Speaker, Honourable Members, the Committee adjudged the following Presidential nominees to be adequately qualified for their proposed appointments and are **unanimously** recommended to the House for approval:

- i. **Mr Siafa Jobson Momoh:** Proposed Chairman, National Youth Commission
- ii. **Dr Victor Massaquoi:** Proposed Chairman, Independent Media Commission
- iii. **Mrs. Mariama Saijay Yormah:** Proposed National Cyber Security Coordinator
- iv. **Ms. Mbalu Binta Jalloh:** Proposed Member, National Youth Commission

Mr Speaker, Honourable Members, based on the aforesaid, I therefore move that the **Seventh Report** of the **Fourth Session** of the Committee on Appointments and the Public Service be adopted by the House and that the recommendations contained therein be approved.

Signed.....

Hon. Bashiru Silikie from Baoma Chiefdom,
Deputy Chairman and Leader of Government Business.

[QUESTION PROPOSED]

THE SPEAKER: Yes, Honourable Hassan.

HON HASSAN A SESAY: Thank you Mr Speaker. Mr Speaker, Honourable Members, this is a routine exercise for us to approve members nominated by His Excellency the President to serve in different capacities. The one good thing that we have today, we have four people to approve; two are women and two are men, which is indicative of a clear gender balance. We quite appreciate that aspect of it and we hope that the people so nominated will go to their respective offices and serve this country.

Well, normally we say ladies first, and I think I would not go against that norm. So Mr Momoh and Mr Massaquoi, you bear with me. It is not being biased, but just following the routine and the women need to be protected.

Before, they use to say ‘behind every successful man there is a woman’. That has changed to, *‘on the side of every successful man there is a woman, no more behind, let them be side by side’*.

However, having said that, I would like to begin my debate with the young lady from Masingbi which happens to be a town in my district; a very modest part of Tonkolili District, and I came from Magburaka, the Headquarter Town of Tonkolili District. So I think she would accept that we are the bigger brothers and we show them the way. So if she has to be here, we have to direct them.

Mr Speaker, Honourable Members, knowing the family she is coming from and who she has been, coupled with how she has conducted herself over the years as a very modest and humble person, I believe she would serve Sierra Leone to the best of her ability. You know, party politics is where you gain entrance to certain positions, but when you get to certain level, you take off the colour coat and wear a more nationalistic coat. So I have no doubt, she would do exactly that.

Mr Speaker, Honourable Members, looking at the resume of the other lady that we are supposed to approve, of course she has what it takes to be in that area because it's a purely technical and professional area. I have no doubt that she has the ability to perform and deliver as expected. Like I said, we hope that this time it will be for Sierra Leone and not for partisan interest. That is what we expect of everybody going to serve in a national capacity because the considerations here are that we are all working for Sierra Leone though we might have different means by which we want to reach that objective. It could be going through the APC, SLPP, NGC or C4C but at the end of the day Sierra Leone must remain to be the main focus and that is what I think we all must adopt. So I expect that Mrs Yorma will go there and serve this country and deliver as expected.

Mr Speaker, Honourable Members, now, let me come to Mr Jobson Momoh. When I first saw the name during the interview for vetting, the person that came to mind was the father. So I asked my Chairman, I said Mr Chairman, is this the Jobson Momoh I know? The Chairman said **S.O[2]** no, na im pikin. I said okay, because the name that we used to know was Honourable Alhaji Jobson Momoh who was a Permanent Secretary back in those days. Honourable Jobson Momoh was a very popular District Officer known by almost every grown up in the country in those days. So, if his son is now coming, though nominated by the SLPP, we will endorse his nomination.

Mr Speaker, Honourable Members, now, coming to where I started my life as a youth and political activist, Mr Jobson Momoh, you have had your job cut out for you; going to serve as chairman of the Youth Commission Board. One thing you should always know, and might have known, is that dealing with the youths is one of the most difficult

tasks because every youth thinks he is brilliant. And for you to let him accept that there are other people who know other things that he does not know is a huge mountain to climb. But I believe, having looked at what you have done and where you have been before now, you will be able to handle that office and amicably work with the Commissioner.

So Mr Momoh, I do not envy your job, but I believe it would be one that you would be able to measure up to. So we look forward to delivery and creation of better youths for our country.

Mr Massaquoi, you are going to the IMC, and the IMC, like we said during the vetting process, is one institution that had been starved of resources. To maintain an Independent Media Commission, my brother, you know more than I do that you need resources. Your ability to source funding from outside the box will be key to the success of the IMC. So we believe, if approved, you will go there and deliver as expected because you already know where you are going to. We do not expect you to say, S.O[2] '*ar nor bin no say na so e tan*'. Know it now and be prepared mentally to go there and be psychologically ready to face the challenges because they are huge. Based on your pedigree and where you have been before, we expect that you will deliver as expected. So I wish you all well and hope you would deliver for this country and not for the party, thank you very much.

THE SPEAKER: Before the Deputy Chief Whip, let me take this opportunity to recognise the presence of certain personalities that are with us this morning.

- Professor Thomas Yorma, the Director, Standards Bureau, you are welcome.
- Dr Ibrahim Stevens, please stand up to be recognised. He is the Deputy Governor, Monetary Stability, Bank of Sierra Leone
- Mr Bockarie Kalokoh, the Deputy Minister of Finance II [*Applause*]
- Mr Sheik A.Y Sesay, Deputy Governor Financial Stability, Bank of Sierra Leone
- Madam Regina M. Pratt, Commissioner at the IMC and
- Honourable Jobson Momoh, a former MP for Constituency 099 at the time.

So yes, Deputy Chief Whip, proceed.

HON. ALUSINE KANNEH: Thank you, Mr Speaker. Mr Speaker, I want to say thanks to the President for appointing these beautiful and handsome nominees. Mr Speaker, this morning we have nominees before us that are set to serve in critical institutions of delivery in Sierra Leone.

One of the nominees that I know is Siafa Momoh, the proposed Chairman, National Youth Commission. I believe he would be possibly approved by this House today to take up the proposed position at the Youth Commission.

Mr Speaker, I have got to know this young man for so many years. In fact, I was very happy when I heard about his appointment because I know he is going to search out and take adequate care of the youths of this country. As Chairman of the Committee on Internal Affairs, with NDLA under my Committee; the body charged with making sure that young folks go out of drugs, I would want the proposed Chairman, if approved, to visit ghettos, talk to the youths and take them to areas where they can be rehabilitated. Mr proposed Chairman, I know for sure that upon your approval you would do the necessary things to make Sierra Leone proud.

Mr Speaker, there is another area that has to do with my Committee, which is the Cyber Security. Madam Yorma, you are going to be the Coordinator in charge of the Cyber Security. Mr Speaker, this is a critical area that has to do with people doing things that are not correct as far as sending audios and videos is concern. We have seen situations wherein people sent out audios, videos and text messages impersonating Members of Parliament, including Honourable Dr Kandeh Yumkella, you the Speaker and even my very self.

So today Mr Speaker, it is important that Madam Yorma is going to that institution to do the necessary things that would ensure the safety of all.

Mr Speaker, I rose this morning purposely to talk to the Chairman of IMC. Mr Speaker, I have been a victim few weeks ago whereby some pressmen unnecessarily wrote things about me, unnecessary things. Mr Speaker, I am proud to say I have a record

as clean as this white paper [Undertones], no this is the reality, I am clean, go to the Banks and find out.

Mr Speaker this is what I saw on the front page of a newspaper, '*Honourable Deputy Chief Whip in double dipping*' can you imagine that? What they did was to link me to a multi-million Dollars business in Sierra Leone; that I own that business, and that I am going around talking to MDAs to award contract to that institution because I own it.

But Mr Speaker, it is important that when you are clean you do the necessary things to ensure your name is clear. Mr Speaker, when I saw the headlines I couldn't believe it; I was so annoyed and I had to visit the IMC.

The reason why I am talking to the Chairman that is going to IMC is because these are things you have to make sure you handle well. Your Executive Secretary is a gentle man. The day I met him, I talked to him sincerely and we discussed for the first time. I told him that even though Parliament has repealed Criminal Libel Law, that does not mean we should be victims of unnecessary headlines in Sierra Leone.

Mr Speaker, I am therefore talking to the IMC Chairman in waiting to make sure he protects people that need to be protected.

And let me say this Mr Speaker; this morning I saw a retraction with an apology from the newspaper that made the headlines about me. And for that Mr Speaker, I am grateful to some colleague Members of Parliament from both sides, including the Opposition Leader Honourable Chernor Bah and the Opposition Whip, Honourable Hassan A. Sesay. They were very much concerned when they saw the headline and they called the young man and questioned him. They categorically told him it was wrong and that the story did not reflect the Kanneh that they know all these years.

Mr Speaker, you can imagine, somebody went to him just because the individual wants to contest my position [*uproar*] yes! Mr Speaker, you can imagine that? The guy confessed to me, he confessed! Just because that individual wants my position, so what he could do is to tarnish my character, nothing more! [*Undertones*] I will not call the name, I will not. But Mr Speaker, trust me, I am a blessed child, I am blessed!

So therefore Mr Speaker, I am asking the IMC Chair that when he goes to that office he should do the needful. If you do not do the needful, we would bring you back to this Well and remind you that we told you to do the needful and you refused to do it.

With that Mr Speaker, thank you very much.

THE SPEAKER: Before Honourable Dr Kandeh Yumkella, let me also recognise the presence of Mr Atipa Bayoh, the Director General, Sierra Leone Airports Authority. Mr Bayoh, you are welcome. Yes, Honourable Dr Kandeh Yumkella.

HON. KANDEH K. YUMKELLA [DR]: Thank you Honourable Speaker. Colleagues, I have the honour to take the Floor to congratulate the nominees and to wish them well in the various offices where they have been appointed.

I want to single out Mr Jobson Momoh Junior, a lot of what has been said about him I know already; I have had practical experience with the young man and I have no doubt that he would deliver. We see here the father, Jobson Momoh Senior, so he comes from a solid pedigree, very good stock but on his own, as Honourable Bashiru Silikie said, he has been able to accomplish a lot and has done practical work in mobilising the youths.

The problems of the youth in Sierra Leone are very complex, there is no quick fix; there are job issues, there are issues related to lack of skills, issues related to lack of access to finance, I mean the problems are huge.

I just returned from Brussels in preparation for the EU Africa Heads of State Summit, one of the sessions I had to deal with for two hours; Global Session, 15,000 viewers, was allowing the youths to present their own views to the Leaders. That was a session I chaired and moderated for two hours. The problems are many, you are going to need a lot of help, there is no quick fix. I heard people talking about the drugs alone but it is also about jobs, it is about opportunities, it is about hope, it is about the belief that there is a future for them and we the politicians, we the leaders have that responsibility to create that space. Mr Jobson Momoh with all his good intentions cannot solve the problems, so let us not create the impression that he is going to fix it tomorrow. For

the problems to be solved, you need the government, you need the Members of Parliament, you need the community leaders and yes, we have to act. Drugs don't just appear in a country; people bring it in, people are making money. I listened to the Minister of Youth about a month ago on the radio. One container they confiscated and he was talking about the prices. There are people using young girls as well to distribute, young vulnerable kids to distribute these drugs but somebody is bringing it in, whether from Water Quay or the borders.

So, you have a job cut out for you but we have no doubt that you have the stamina, but let nobody create the impression that Jobson is going to solve the problem. It is our problem, especially we the political leaders, community leaders and the government. We wish you well.

Mr Speaker, Honourable Members, on Cyber Security, our dear sister who has been appointed, your credentials are fantastic. We in the opposition, we need to put the history right. We in the opposition when the first draft was launched, we challenged it. We challenged it, but we spent quality time, sometimes 8 hours a day in the Pre-leg, the Chairman of the Legislative Committee would confirm. Some of us are not Members but we made time to make it a better Bill for you to be able to do your job but at the same time protect the fundamental freedoms and rights of citizens. We don't want Cybercrime used to penalise people. At the same time, when I listened to my brother Honourable Kanneh I feel sorry for him, I empathise with him but I am saying to myself wow, if he was in my category, where we have social media platforms created for us just to abuse us, I wonder what he would have done. He got one headline and he collapsed, one headline and he collapsed! My dear brother, when you have it every week, whether from Ohio or Maryland or somewhere else in Europe, every week, special platforms just made to fix you and then phone calls with invectives against your mother and so on, and people think it is culture for the country, people think it is okay when it is somebody else being abused. Well it is going to be a culture for everybody; everybody's mother would be abused too. When it was done to us for two years nobody cares, now it's spreading, it is like a virus, it is wrong and what he said is true.

So IMC, your job is also to give freedom to people to express, but at the same time there has to be a limit because we are creating a culture in this country that it is okay to abuse big men and women. It is okay, and you can take their mothers and take them to the drains, it is okay, well if that is the society we want, then the youth will not get a job because they would be undisciplined when they are employed. They would abuse their bosses, when they go to university they would abuse the professors but this society thinks it's great. There were days when some of us, people would make stick of the abuses and play it in lorry parks, play it in markets yes sir, for two years nobody cared '*because na bin somebody else*' **S.O[2]**. Now it's spreading, it's everywhere and everybody is burning by the fire, and yes more will come because we have embedded it, and big men and women support it, they finance it, they encourage it, well, we believe it's wrong; society has to have values. If you don't have discipline, the work force cannot perform, if you don't have discipline, they would destroy the companies and the institutions where they go to work.

So you and Mr Jobson Momoh, you have a lot of work. And of course our sister, Cyber Security matters, our Bank Accounts are not safe, many things are not safe. So we wish you well. Wherever Members of Parliament can help you for the right funding to be able to do your job, we wish you well.

And hey, all the other nominees, you have a lot to do but we need to hold some people accountable every now and again. This Parliament has never called for somebody to be fired, we just approve everybody and when they underperform, we praise them too because maybe they have godfathers. In the next Parliament, because we have only one year, sometimes we should recommend some people to be fired when they don't perform, thank you very much [*Applause*]

THE SPEAKER: Chief Bai Kurr, after you the Honourable Vandi, and the lady at the back. No sorry, the Leader is up, and this lady, the Chair for the Female Caucus and after her, you. Don't worry I am coming. Yes, proceed Chief.

HON. PC BAI KURR KANAGBARO SANKA III: Thank you Mr Speaker. Mr Speaker, I am very happy to stand here and give my sincere thanks to the Government of Sierra

Leone and His Excellency the President for the appointees that we are now trying very hard to ratify. Even before I go further, I would like to clarify something on page 5 of the report. I am going to speak of a young beautiful lady from Massingbi, she is not Miss, she is Mrs Mbalu Binta Jalloh. So let it go down in the record as Mrs. As I am talking, the husband of this young lady is my nephew and is sitting right behind me here, Mr Jalloh. So you can see why I am happy. And for the President to think and go down to Massingbi and pick a beautiful lovely lady, stand up let them see you. See how beautiful she is? But she is married to my nephew [*Laughter*].

So on a more serious note, I want to thank His Excellency the President for giving us the opportunity to serve in the National Youth Commission. We have always been lucky to have people from Massingbi to serve in this particular Youth Commission. So if the president considers that as something very important, I will really have to say congratulations to the nominee and I hope she would continue to do the best things she has been doing.

When you go Masingbi she has her own enterprises. She could have gone to other big cities to work but she decided to be there to serve the people, the youths and she is well known. And let me tell you something, I think she is the Women's Leader of the SLPP in that part of the country. So that means we are in the balance. So I have to congratulate her, and I am seeing my senior members there who have also been nominated for different positions. I am happy to see the old and experienced people sited with them, hopping that Honourable Members of this great and noble Parliament will ratify the positions that have been given to them by the President. I am seeing very experienced people sitting there, I am seeing wonderful ladies being nominated by His Excellency the President, we have to congratulate them. But as we congratulate you, we are also appealing to you to do the right thing at the right time at all times. So do the right thing always at the right time; the time is always right to do the right thing. So we are appealing particularly to you going to the Youth Commission to advocate for employment for the youths. Our youths are dying in the seas of this world. They are

going to Morocco, going to Libya with the hope of going over to Italy or other countries in droves because there are no jobs.

Mr Speaker, Honourable Members, but as the government is now trying to bring in youth together, we hope this government will do everything or anything to stop the flight of our youths to places where they suffer or become slaves. Slave masters used to come and buy slaves, but now our youths are ready to go and be slaves. This is the situation, whether you like it or not this is the reality. Our youths are going out selling themselves as slaves. You can see some of them in Italy. I was there some time ago, and I was fortunate to talk to one of them who took me to the places they were sleeping. It was terrible; worse than the worst Ghetto you can have in Freetown. And I asked them how they do during the cold. They had drums, they find woods and warm themselves. They could not sleep in the winter, it is terrible, very terrible in Italy. And they camp them and would not allow them to leave, and I found over 300 Sierra Leoneans there. So what are we doing as a nation?

Mr Speaker, Honourable Members, I am therefore appealing to this great Parliament to come up with great ideas so that we can create jobs for our youths and promote the welfare of the nation.

So Mr Speaker, I am so happy for the people that I am seeing around, with the hope that they would bring in their experiences to really make Sierra Leone a better place. And again I congratulate Mrs Mbalu Jalloh and the husband for working so hard for government to recognise her. I wish the Right Speaker would have been here because he had visited her many times in her house and she is working together with the Speaker of Parliament. So I thank you very much Mr Speaker, may God bless them all.

THE SPEAKER: Honourable Vandy.

HON. CHRISTOPHER K. VANDY: Thank you very much my PC and thank you Mr Speaker. Mr Speaker, Honourable Members, I have always said in this Well that in governance, one major thing that the government needs to perform is the

administrative function. And this administrative function is not going to be performed by the President alone, and that is why the President appoints qualified people in to qualified offices to run the day to day affairs of the state. We have approved several people here, and I must attest that we are disappointed today in some of them. But that can however not stop us from approving other nominees.

Mr Speaker, Honourable Members, I am one of the happiest today because my Constituency is a direct beneficiary to one of the nominees, and I must attest to that today.

Mr Speaker, Honourable Members, Keikura Vandy of Constituency 088, I have APC presence in my Constituency than any other Constituency in Bo District, but that Constituency, I can assure you, is the most peaceful Constituency in Bo District. One of the people responsible for that is Siaffa Jobson Momoh. Siaffa Jobson Momoh has worked with me hand in gloves to mobilise youths in order to neutralise the evil minds of the youths, put political parties aside and let them see themselves as Sierral Leoneans. Of course Jobson Momoh has held various political party youth meetings in my Constituency Office severally; APC youths, SLPP youths and the NGC youths meetings. Jobson Momoh most times say to the youths, 'we are all young men, let us put politics aside and work together for the betterment of Sierra Leone. A lot of youths in Bo have benefited from Jobson Momoh. You know, there is an English expression; '*exploitation of generosity*'. Youths in Bo and beyond Bo were in Mattru Jong the other day, the sooner he arrived, although he went on his own mission, the youths thought he was with us who went there on political mission. In fact the youths left us and they all followed Jobson, chanting, **SO[2]**, '**Jobo** don cam, **Jobo** don cam'.

So, that is the **Jobo** here today been nominated by the President as Chairman of the Youth Commission. I think that is the most suitable position for Jobson Momoh. And I want to assure this House that **Jobo** is not only going to concentrate on the South-East, but the only thing I want to admonish you the MPs coming from the North, North-West or wherever, whenever Jobson goes to your Constituencies and operates with the youth there, please don't politicalize it; do not think he is there to cajole them

to come over to SLPP. So, you have to prepare your minds for that. If you do not allow him to operate in the North and the North-West, we will come to this Well again and say **Jobo** went to mobilise some youths in Honourable Mohamed Bangura's Constituency but the Honourable refused him. So Honourable Mohamed Bangura, whenever **Jobo** goes to your Constituency, welcome him to operate with your youths, he is not going there on political reasons.

Mr Speaker, Honourable Members, the Cyber Bill was passed in this Well, and as you heard from Dr Yumkella, we had a lot of discussions on it. Early December, I happened to be part of the delegation to Poland to discuss what we called *Internet Governance Forum*. But I was a bit disappointed because a lot of Sierra Leoneans were not there. Parliament was represented and one person from Western Area Rural District Council [WARDC]. We expected the Ministry of Information to be present in that meeting but to no avail. It was an international conference, we saw Ministries and other related bodies of other countries present. Fortunately, I have a revered Chairman who was the head of delegation; the Chairman of Information Committee who delivered a wonderful speech that day in Poland. Mr Chairman, I doff my hat to you sir, you made me proud and you made Sierra Leone proud that day. There were eleven Africa Countries present in that conference, and of course Sierra Leone made its name there.

Mr Speaker, the Cyber Bill is new in Sierra Leone, but we had bigger countries like Pakistan and other places consulting the Chairman as to how we went about our Cyber Bill in Sierra Leone. The Chairman was engaged for some time because they wanted to copy from us. I even wanted the Chairman to make me his consultant, and that they should pay some money for that; he should not give them free lectures.

Mr Speaker, what I am trying to say here is that whenever we appoint people to positions, we must not put square pegs in round holes

Mr Speaker, Honourable Members, before I move to the other sector, I want to make mention of one thing here. Some people have referred to me as PR for the Energy Sector, and the reason for that is, I am well informed. I therefore want to admonish other sectorial heads; MDAs to also keep their Chairmen and Committee Members

abreast with their activities so that they too will be in position to stand and defend them at any time.

My colleague Honourable Member from Lungi was telling me the other day that the National Youth Commission does not even consider him as the Youth Affairs Committee Chairman. Mr Siaffa Jobson Momoh, I therefore want to admonish you to encourage and work hand in gloves with Honourable Abdul Kargbo who is the Youth Affairs Committee Chairman when once you take that office. We are all Parliamentarians, when we come to this Well, we have our different political views but we are brothers and sisters.

Mr Speaker, Honourable Members, now to the IMC. Of course my senior colleague there who happens to be my nephew almost wept this morning. He does not appear to be a politician. President Bio once told us when he was campaigning to be flag bearer of SLPP that, **S.O[2]** '*You for get thick kanda wae you na politician*'. We heard from Dr Yumkella during his debate. But Honourable Yumkella, I would not allow you to compare yourself to Honourable Kanneh because you contested for presidential position and he is just an MP; so high class, high trouble. So when you contest for presidential position, you have more blasting, but for Parliamentarians the blasting may reduce.

On a more serious note, IMC, we have a lot of half-baked in the media system today. People stopped at form five, come and want to write about everything. Because they have gathered some vocabularies, they just misuse them and at the end of the day they indict themselves. So we expect the IMC to really take care of the media landscape, otherwise it will not go well with politicians.

Mr Speaker, Honourable Members, when we were in Poland, a female Member of Parliament from Pakistan explained to us how she was seriously harassed by Journalists in Pakistan. In fact she has vowed to back out of politics when her term ends due to harassment from the journalists. We do not want that kind of situation here, we do not want to wake up tomorrow morning and see journalists write ill things about my Caucus Leader, Honourable Neneh Lebbie and my former mother of the House, Honourable Veronica Kadie Sesay [*Undertone*]. Okay, I withdraw that one, Mr Speaker, I withdraw

that one but you are still my mother [*Undertone*] okay adopted, no problem, accepted [*laughs*].

So we want the IMC to put, of course you heard from Dr Yumkella, you are not going to witch hunt the journalists, but you make sure that they confine themselves to doing the right things and not out of malice.

So in that vein Mr Speaker, I told you I am one of the happiest today because I know, since **Jobo** is now the Chairman of the National Youth Commission, he is going to put more effort in my Constituency. During the elections you saw the votes of the APC and the SLPP. Of course I have a very minute NGC supporters in my Constituency, so I do not border much about the NGC. This is so because, when we were talking about SLPP twenty-two thousand, APC seven thousand, NGC was one thousand. I reduced their eight thousand to seven thousand, and I am going to reduce it more.

Honourable Hassan, take note, I am going to reduce it more. I am seeing my senior colleague looking at me but I know Jobson is going to do more [*Undertone*] I withdraw that one, Mr Speaker.

HON. HASSAN A. SESAY: Point of Order, Mr Speaker. Mr Speaker, I just cautioned the young man going to the office that he is going to serve the country but the Honourable Member there is saying Jobson is going to use his office to promote his own agenda.

Mr Speaker, I don't know where we want to draw the line here.

HON. CHRISTOPHER K. VANDY: Point of correction.

THE SPEAKER: Honourable Member, be guided

HON. CHRISTOPHER K. VANDY: Mr Speaker, we are Honourable Members, let us be honest in our presentation. Honourable Member, you have misconstrued, those were not my statement. I earlier on said I have more APC supporters in my Constituency but Jobson Momoh has helped mobilise all political parties youths to an extent that my Constituency is one of the most peaceful Constituencies in the country. I further said

that now that he will be having this new position, he is sure of doing more work in that regard. I even said he will be going to the North and the North-West to implement the same initiative. I just want to tell you that he is a very powerful man, and he can also go there and help mobilise the youths and encourage them not to involve in violence—that is what I am saying, Mr Whip.

On that note Mr Speaker, I want to thank you very much and I want to wish all the nominees well in their different offices. We want to stand in this Well any other day and applaud them just like we applauded Mr Kalokoh when his name was pronounced in this Well. I encourage the nominees to ask Mr Kalokoh as to how he operates with Parliament and why is he so popular with Parliamentarians so you can apply the same thing. On that note, I want to thank you so much for given me your ears.

THE SPEAKER: Honourable Member, we have a very long day today. If we have to allow more Members to debate then we have to limit ourselves within five minutes. I think five minutes is okay to say anything about any nominee, so please Members of Parliament. Yes, the mama of the House.

HON. VERONICA KADIE SESAY: Thank you very much. Mr Speaker, Honourable Members, I am going to be very brief. Sometimes, when things happen you call the things by their correct names. In those days, in the yester years, some people used to bring fake credentials but now, most of those who are here today, I can attest that their credentials are very rich and I have no doubt in them. Talking about the percentage of women and men, I must say thanks to His Excellency. At least we are seeing the light at the end of the tunnel, the hopes are there. His Excellency said it; '*if you want it go for it*' and we the women we are now ready to go for it. I have no doubt, especially in the two ladies, I know they will do justice to their appointments. So ladies, go there and lead so that others will follow. To the young Engineer, you have a task, and the task is about women. You know sometimes people use social media to hinder,

push or belittle women. Madam, know that you are going to that office to represent women, make sure you do justice to your service. Also make sure you work well with our young and upcoming guys; be a bit lukewarm. I am giving you this message because in Mende, **S.O** [2] '*ma-keh paylay-hwin'*, meaning, we tell you what you are supposed to do. So, be lukewarm, please [*Undertones*] today is Mende, not Temne. Mr Speaker, am I protected?

So madam, go and do justice, we have no doubt, we would follow you up, we will make sure we stand by you, and as the Caucus in this House, we would make sure we give you the right advice because we want to see more women in the nomination list from His Excellency.

Mr Speaker, Honourable Members, **Jobo** is a common name. I have known him for the past years with that **Jobo** name. **Jobo**, for sure you have a role to play for the youths. That seat is an enviable seat, and is not meant for any lazy person. As a leader, you need to read the faces and body language of people; you need to read what they are about to say or do. Youths are very difficult to deal with, but I know you will handle them the right way. Having heard the accolades all over, and seeing women applauding you even more than the men, I am sure you are fit for the role.

As for some youths who may appear stubborn at times, know that you have a role to play; make sure you call them on board, correct and give them the necessary advice as a Commissioner.

Mr Speaker, Honourable Members, to the nominee for the IMC, your name is a household name, you are very proactive, and during the interview you were about to even go extra miles until I cautioned colleagues to pause you a bit, otherwise you were going to tell us everything about IMC. I know you are over loaded with ideas but make sure you know the problems and challenges in the IMC. You have heard from the Honourable Member. It could be him today but tomorrow may be any of us. So please, although it is free to talk and free to write, make sure you scrutinize some of these Papers or news items going out. At times when things go wrong from that perspective,

you will be the one to bear the burden. So, even though I have no doubt in you, please be advised and be guided.

I want to leave all of you with this quotation; '*you cannot go back to change the beginning but you can start where you are to change the ending*'. I know the beginning was very difficult, especially for the youths, but the ending is very easy for you to change because you are very proactive.

To all of you, you are just fit, and you have everything it takes to carry the functions and the assignments given to you by His Excellency the President. I know you will live to his expectation. Know that you are going to serve the people of this country; it's not about SLPP or APC. Please do not mind us when you hear these undertones or whatever, you are going to serve the nation and you are going to serve the people of this country. That is why the debate is coming from all flanks, meaning we are all here and in it together.

To my ladies, congratulations in advance, and to all of you, special congratulations and may you live long and make sure you do the right things, thank you very much.

THE SPEAKER: Honourable Abdul Kargbo, after Honourable Josephine, hold on. And after Honourable Abdul Kargbo, Honourable Bangura, then we get the Leaders to round off. Let the Leaders round off, we have long day. Whatever you have to say to the nominees, say it to them outside. Yes Honourable Josephine, proceed.

HON. JOSEPHINE MAKIEU: Mr Speaker, Honourable Members, thank you very much for allowing me to debate on these very important nominees. Mr Speaker, His Excellency has made no mistake in bringing these fine nominees before us to today. Before I go further, I first of all want to start by zooming in on women. As women in the Well, whenever we see women as nominees we become more happy. This is so because we have a very big task at hand as women in this country. We have been at the back for so long but with the help of His Excellency, we can now stand tall and say

we are up there and we are going up gradually. We believe that women are partners in development. As a man, if you want to forge ahead, you have to encourage a woman, you have to make sure women come closer to help you in every sphere, otherwise, your success will be far-fetched.

Mr Speaker, I want to start by welcoming my two ladies. Ladies, you are welcome in the constituency of women in Sierra Leone. We want to prepare your minds that the offices you are going to occupy are not easy to run. That notwithstanding, with the cooperation of other women I believe your tasks at hand will be accomplished. We want everybody to put hands on deck in order to make these women succeed. We all know our Bill has been laid in this Parliament, and we are looking forward to passing it speedily. There is a lot of advocacy going around this Bill. We have spoken to our male counterparts who are more than ready to support us enact this Bill. Once that Bill is enacted, I believe the President would be very happy because that is his dream.

My sisters, when you take up your offices, please ensure you encourage your women folks; make sure you stand for and represent them well. As Female Caucus in Parliament, we are always there to provide whatever reasonable support you need from us. Once more, congratulations in advance on your new appointments.

you need us we will always be on your side we thank you and congratulate you in advance for being in that position.

Now to my brother, Dr Massaquoi: Dr Massaquoi will not know that he has been doing a very good job in this Parliament. If I can recall, Dr Massaquoi has made a lot of presentations on IMC to Members of Parliament in Committee Room One. He has impacted a lot of knowledge that we cannot easily forget. So we accommodate you, we accept you and we welcome you to the new office. We know you will continue to train and bring more people on board, we know that you are a man of substance and can deliver under any condition. We have no doubt in you because you have made your way. We ask that you continue to impact the lives of Sierra Leoneans, especially the women. Open your door, we want you to make us proud because President is always proud of you people. Now that he has elevated you, make sure you work very

diligently, be humble and calm with your people so that your work will take us to the limelight. We thank you very much and congratulations in advance.

Now let me turn the lens to my own body; **Jobo**. **Jobo**, President has nominated you, you have been over there and I know what we have been doing together. I want to tell this House that **Jobo** has done so well in the Bo city community and its environs in those days...

SUSPENSION OF S.O 5[2]

HON. JOSEPHINE MAKIEU: I want the House to really know who **Jobo** is

THE SPEAKER: Honourable Josephine, one more minute

HON. JOSEPHINE MAKIEU: **Jobo** has done so much work for us in Bo City; since 2004, **Jobo** has been everywhere with his NGO called **Help Sierra Leone**. During the establishment of the Councils, **Help Sierra Leone** used to work together with the councillors in implementing their programmes or projects. So thank you very much for being there and we wish you the very best in your new assignment.

THE SPEAKER: Honourable Abdul Kargbo.

HON. ABDUL KARGBO: Mr Speaker, Honourable Members, as the Chairman for the Parliamentary Committee on Youth Affairs, I want to end up with the nominee to the Board of the National Youth Commission. But Mr Chairman, Honourable Members, I have always said, when appointees are validated from this side of the aisle you know that they are competent enough to serve in that position because we do it out of sincerity of purpose.

Mr Chairman, Honourable Members, I have also said on several occasions that it is considered a criminal offence for somebody to discover water in the desert and be quiet about it. When we see people who are good we say it, when President appoints People whom we have known for quite a while and who are performers we say it. It is on this note that I am going to begin with the proposed nominee for the National Cyber Security Coordinator; she is Mrs Mariama Sajay Yorma. Of course I was a little senior

for her at Fourah Bay College but we read Engineering together in Fourah Bay College. And Mr Speaker, Honourable Members, without bluffing or without being braggadocios, I want to unreservedly and unapologetically state here that any woman who read Engineering at Fourah Bay College and graduated successfully is intelligent. Engineering is one of the most difficult courses at Fourah Bay College; I have seen men opting out of it because of their inability to pass the modules, but here we have somebody who was extremely intelligent at Fourah Bay College.

And Mr Speaker, Honourable Members, I have carefully watched where she served in various capacities, and all her services are Cyber related. I was carefully listening to the Deputy Leader of Government Business when he said that our sister, Mrs Mariama Sajay Yorma is a strategic member of the Global Forum of the Cyber Security Experts representing Sierra Leone, and also she was one of the consultants for the development of the above Cyber Security and Criminal Legislation. She has also, while serving at the Information and Communications Ministry, served as the focal person for the Organised West African Response on Cyber Security and the fight against Cyber Crime; a project geared towards improving Sierra Leone Cyber Security landscape within the ECOWAS Region.

So Mr Speaker, to me, when you use people who have the prerequisite expertise, people who have knowledge in the field, its makes it easy and simple. The only advice, like the Honourable from Kambia, Honourable KKY stated, is that this Bill has been anticipated as one of the Bills Government would use to nail down Opposition. I want to state here that whiles you are serving this Nation, don't allow yourself to be instrumentalized to hold the Opposition. I have no doubt in your ability to serve in this capacity; you have proven it, I have seen your hand work and I will say it wherever I go that you are competent and you are fit for such a position.

Mr Speaker, Honourable Members, let me go also to the proposed appointee for the Independent Media Commission [IMC]. I have always said that the only reason why IMC knows the number of Radio Stations and Television Stations we have in this Country is because they have to register with IMC. If it were not for that, they do not

have any device to be able to monitor Radio and Television Stations. In a very toxic environment that is full of politicisation, IMC does not have the equipment to monitor Radio Stations as well as Television Stations.

Mr Speaker, Honourable Members, even if we keep changing the Boards in IMC, the problem will not solve. The only way the problem of IMC could be solved is when Government capacitate IMC with the requisite equipment they need to monitor Radio and Television Stations. When we went to visit IMC, as a Member of the Communications Committee I was appalled with the amount of money approved for the operations of IMC. IMC is a critical entity in this Nation, so I think Government should empower IMC.

Mr Speaker, Honourable Members, now to my own area which is the National Youth Commission. Mr Speaker, Honourable Members, I can state it here that I have enjoyed working with the Commission. The Commission works hand in gloves with the Committee; the Commission involves the Committee in almost all of their programmes. Last week I and few Members of Parliament made an extemporaneous visit to the Commissioner, and in our visit we learnt about most of the project that they are undertaking. I am pleased to inform this House that they are on the process of completing the training of over one hundred females. You see, to us, the Commission is a project driven institution. So with your expertise in project writing and the places that you have served, I believe you will add to the existing structure we have at the Commission. I want to say here that the head of the Commission Ngolo Katta and his deputy, Emerson Kamara are doing extremely well, especially in their relationship with the Committee and the projects that they are engaged in. Most of these projects are geared towards changing the lives of the ordinarily youth. So to me, I want you to go there and join the good work. As at now, there is serenity, there is quietness and there is composure in the Commission. So adding you to the Commission, I pray that it will not lead to some amount of chaotic environment. I trust your expertise, I trust you, you know I watched at your profile and I am rest assured that you will add value. So once

more, I pray that this House endorses these nominees expeditiously because as per the records we have, they are all good nominees.

THE SPEAKER: Thank you Honourable Abdul Kargbo. Yes, Honourable Bangura.

HON. MOHAMED BANGURA: This morning, I am going to admonish the proposed National Cyber Security Coordinator. Madam, you are going to take over this unit at a time when Sierra Leone has been qualified as, **S.O** [2], 'Di Mami Cos Contry, it is sad. What is happening today with our social media is sad. Everyday people take to the media; they curse elderly people and ordinary Sierra Leoneans for no reason. Honourable KKY was today explaining his situation and it is pathetic that it goes beyond KKY; even the President, on to the last citizen of this country is not spared. Some people just humiliate others with impunity and they go scot-free.

So madam, you have a job, more so at the time you are about taking over. I wonder whether time is in your favour. Mr Speaker, this is very serious, please colleagues. I tell you for sure, as for Honourable KKY and others, we have become, **S.O** [2], '*embalm pa cos*'. That should not be our culture at all. So, I want to see actions being taken against people [*Undertone*] [*Laughter*] that take over the social media unnecessarily [*Undertones- Laughter*].

Mr Speaker, they want to force me to name a notorious social media abuser [*Laughter*]

THE SPEAKER: Honourable Bangura, my advice is that you don't call names [*Laughter*].

HON. MOHAMED BANGURA: Mr Speaker, there are many of them, so if I start to call names I will not count all of them because there are many of them. You have mothers, you have fathers and you have brothers and sisters on social media that regularly abuse people. So I will not even bother to call names.

Madam, we want you to take action in this area so that at least we can have sanity in this field. And above all, as I said just now, you have barely one year to this job, and this is election year, but do what you can.

Mr Speaker, Honourable Members, the Honourable Kandeh talked about his ordeals in this Parliament. I will tell you for sure that this matter needs to be reported to IMC. Somebody needs to pay a price for his or her action. You cannot go about writing badly about people, cursing people and saying all kinds of negative things on the social media and go scot-free. All they do when they catch them is to apologize, **S.O[2]** '*ar bage*', that is not good at all.

Madam Yorma, you are going to be very busy at the Cyber Security Unit especially now that we are getting closer to elections. Some people are kind of sceptical about your job as we are approaching elections. Please Madam, do your job according to the laws of the land. As we enter into the election year, people will start looking at you at the Cyber Security Unity to know who commits an offence and who will be called, summoned or penalised. So for us Members of the Opposition, we are looking at you as a Referee. You have to do your job according to the Laws of the land, please. I will tell you for sure that this issue of Cyber Security is not yet a problem for our country. Apart from the motherly invectives, it has not really posed a problem yet. Madam, you have to take a critical look at our Banking sector and take a look at the criminals also. I rest my case, Mr Speaker [*Applause*].

THE SPEAKER: Leader of the Opposition, we are rounding off.

HON. IBRAHIM BEN KARGBO: Mr Speaker, I know that the day is far gone and I also understand the need for us to conclude this section. Mr Speaker, we have over the months looked at various nominees sent to us here by His Excellency the President, and we have done our best as Legislators to address them and to make sure that we groom them. We have looked at the results, and we can easily say that some of them have proven to be very, very useful and successful.

Mr Speaker, the latest development we intend to discuss could be those ideas that have to do with the President himself; why has he nominated certain people? Mr Speaker, we know that when the President decided to nominate certain people, he had very good reasons for doing so. I am going to look at the factors that led to those appointments. Mr Speaker, Mr Siafa Jobson Momoh is a household name not because Mr Jobson

Momoh himself has been given a new job by the President, but because his name is very similar to a very popular name in this country, and that is the name of the father; Honourable Jobson Momoh whom I have known for years and who has proven to be a very useful citizen in Sierra Leone.

But Mr Speaker, I want to make it very clear because I already warned other people that we are not going to allow fathers to come and overtake their sons here in this House. The last time Bu-Buake Jabbi came here with his daughter, he almost over took the daughter in terms of popularity. Most of the debaters mentioned Bu-Buake Jabbi more than the daughter herself, and I don't want that to be repeated today to create a situation whereby the father will overtake the son.

But notwithstanding that Mr Speaker, I am sure that both father and son have played their own role in this society. Mr Speaker, the National Youth Commission is a very pivotal organization in the development of this country. I know why it was created, and it was created for the purposes of making sure that we address the major problems of our youths in this country. Now, we see that this appointment has been made, and from the very applauses from the public, it would appear that this man, Mr Jobson Momoh is useful for this office.

Mr Speaker, I will move on to the next nominee, Mr Massaquo. Mr Massaquo, you are moving over to the Independent Media Commission. For those of us who actually created the Independent Media Commission, at some point we feel a little bit embarrassed that the media land scape does not react to what we thought to be the case. I remember when President Kabba came up with the idea of the Independent Media Commission, it was very clear that he wanted to create an alternative. The alternative was, instead of him locking up journalists, instead of him locking up people for media mistakes, he should create a situation that would help them to develop themselves professionally. And this was why the Independent Media Commission was created, and when it was created, it served its purpose, I am sure. But now we are beginning to see that there is a lapse, Mr Speaker. Some people are now reverting again to committing those same offences for which everybody was complaining in this

country. Now we are talking about the Cyber Law, we are talking about the insults and we are talking about so many other things which we think we should correct.

Mr Speaker, it is important that we address some of these issues. Perhaps Mr George Koiyama of the Independent Media Commission should see this as a challenge because Mr Kanneh has stood up in this House to complain about what he has gone through; how he was lambasted with falsehood and how he himself suffered very immensely at the hands of wrong media practitioners.

So Mr Speaker, all I can do is to ask Mr George Koiyama to help Mr Kanneh to address those issues. And some of us who have some relationship with the Independent Media Commission will continue to go there to begin to address the issues themselves, because is important that we do so.

Mr Speaker, now we are talking about the Cyber Law. So many people complained about the Cyber Law, but now it has come to the full realization of many people that it is necessary that we have the Cyber Law, and that the Cyber Law is useful. So Mr Speaker, we do not want to elaborate on it but we want to be very clear, and we also want to admonish the lady who is going to the Cyber office that it is important that this Law be implemented to the fullest, to us it's important.

Mr Speaker, we have discussed the National Youth Commission many, many times. Too many mistakes have occurred in this country, now, Dr Yumkella was making the point; the errors that occur. And we notice that there are a whole lot of problems in terms of the drugs that have permeated our society apart from the indiscipline that has become part of society itself.

So Mr Speaker, we hope that the National Youth Commission will perform its duties to the point that every member of society knows his responsibilities. We also think that the National Youth Commission, as it has been created, will perform the duties for which the youths have been asked to perform. It would appear that a good number of our people do not understand the role for which some of these Institutions were created. So Mr Speaker, as far as we are concerned on this side of the aisle, we noticed that all

the nominees sent to us by His Excellency the President are worthy, and therefore we ask that we approve them, thank you very much.

THE SPEAKER: Yes, Leader.

HON. BASHIRU SILIKIE: Thank you very much Mr Speaker. Mr Speaker, Honourable Members, I want to begin by thanking all colleagues who have contributed to this debate. Mr Speaker, Honourable Members, thankfully I was the Chairman for the Committee that interviewed the Presidential Nominees. As a Committee, we unanimously agreed that they are fine candidates, and that His Excellency the President has done his responsibility by nominating them to this Parliament for approval as peoples' representatives.

To the nominees, you have been selected from the numerous Sierra Leoneans to serve in these strategic positions. You are going to be part of the agenda that will be presented to the people of this country for re-election. The President has an agenda and that agenda must be achieved; excuses will not be tolerated, we must perform.

So the President has decided to call you on board to join steer the ship to the way forward so that we would keep to our promises as a party in governance, and we would make our people proud.

Mr Speaker, Honourable Members, as Members of Parliament, we are under immense pressure. The people of Sierra Leone are of the strong conviction that as Members of Parliament, we are still responsible for primary development. If you go to our Constituencies, they assess us based on what we do on the ground. But Mr Speaker, Honourable Members, that is not our responsibility. Mr Speaker, that is why whenever I have the opportunity to address nominees presented to this Parliament, I remind them that we as Members of Parliament are the greatest losers when they don't perform.

Mr Speaker, Honourable Members, at the end of the day our faces will have to be on the Ballot Papers, we would have to face the people and we would have to explain to the people of this Republic what you do as appointees, and not what we do. Our business is to make Laws, to provide Oversight and to represent the people. But the

people believe we should be doing primary development. As Members of Parliament, the people are of the strong conviction that we should be making the roads, we should be building the hospitals, we should be paying school fees, we should be paying college fees- these are what the people believe in.

Mr Speaker, most times when appointees come before us we lavish praises on them, we don't remind them of their responsibilities, and when they fail on those responsibilities, the people will vote us out and not the nominees. So when you come before us, we remind you, especially when the people are around; we would remind you that our responsibility before 2004 has changed.

Mr Speaker, Honourable Members, before the emergence of the Local Government Act of 2004, Members of Parliament where responsible for bringing primary development to their Constituencies but after 2004, those responsibilities shifted. But today, the people punish us for things the appointees are supposed to do. So, to the appointees, we are going to follow up on you through our oversight functions. You should perform because when you fail to perform we would be kicked out.

Mr Speaker, Honourable Members, if you notice, the turnover of this Parliament from 2007 to date is not our fault but the fault of the appointees. So, to you the appointees, you have been chosen from the many Sierra Leoneans to come and help not just His Excellency the President, but by extension this Parliament. If you succeed in the various fields you have been nominated for, you have succeeded in bringing us back to Parliament. If you fail in the various fields that you have been nominated for, we are going to be the greatest losers as Members of Parliament,

Mr Speaker, Honourable Members, let me zoom in on few of the nominees. Mr Speaker, I will begin with the nominee from the District I am coming from; Bo District where Mr Jobson Momoh comes from.

Mr Speaker, before going to Jobson Momoh, I want to recognize the presence of a very senior personality who used to be a Member of this Parliament, the Honourable Alhaji

Jobson Momoh, you are welcome Sir. Mr Speaker, when people serve this Parliament and retired, when they come here we should recognize them.

Mr Speaker let me zoom in on Mr Jobson Momoh. I have known Mr Jobson Momoh for the last fifteen years in Bo. Mr Speaker, when you go to Bo, and by extension the entirety of the Southern Region, Jobson Momoh is a household name. His father served the entirety of Sierra Leone and he succeeded his father. He is a man that has development ideologies and skills. Ever since I have known Mr Jobson Momoh he has always been with the people. When you go to Bo District and the entirety of the South, there is no District or Town in the Southern Region that does not know who Jobsom Momoh is. When the SLPP was in governance in 2002 to 2007, Jobson Momoh and others played pivotal role in the creation of NaCSSA and its developmental programmes.

Mr Speaker, Honourable Members, when the SLPP lost in 2007, Mr Jobson Momoh did not just go in opposition, he decided to create his own NGO so that he will continue helping the people of not just Bo District but the people of Sierra Leone. Mr Jobson Momoh, the President has bestowed a lot of confidence in you. The President has seen you and he has seen the works you have been doing around the young people. He has now decided that you should come and head the young people and direct in policy formulations for the NYC. Please make His Excellency proud, make the Committee on Appointment that has recommended you to this House proud, and by extension, make this Parliament proud. At the end of the day, the activities you will undertake will be part of our score card to be read to the people of this country in 2023 that will permanently keep our brothers on that side.

Mr Speaker, Honourable Members, let me now focus on the man going to the IMC. Mr Speaker, Honourable Members, it is no secret that the IMC is a very serious institution in this country- it is extremely serious. Mr Speaker, in the Committee on Appointment meeting, I told the Chairman of the IMC that I blame the problem of the country squarely on the Media and the Civil Society. Mr Speaker, because the media has the platform of educating and informing the people, they at times give out what is not most

times correct. And because of the proliferation of media houses all over the country, especially community media houses, we now have people serving as journalists who do not even know what the role of governance is.

Mr Speaker, Honourable Members, let me remind the man going to the IMC; the media houses are not just there to give information, they should also educate the people. Mr Speaker, few months down the line you will be seeing media houses giving information and educating people about things that are not correct. When we go to elections you will begin to see the messages that come out from these media houses, you will begin to see how they mislead, and you will begin to see the manner of people the media houses promote to come to Parliament or to take governance positions.

Mr Speaker, at the end of the day, when these media houses influence the people and the people vote for the wrong persons, they then expect the Members of Parliament to perform magic. When you fail to educate the people about the correct or the right Member of Parliament, and the people take decision based on the misinformation you gave them, you will definitely have the wrong Members of Parliament you vote for. You cannot expect the Member of Parliament you voted for to perform magic when you have not done due diligence.

Mr Speaker, Honourable Members, I want to speak to the IMC Boss. Mr Massaquoi, you have a herculean task ahead. As a Parliament, we have strengthened the IMC Act some few months ago; we have given you more powers and we have expunged the 1965 Public Order Act. So, we are now expecting IMC to take its full responsibility in society. You should now see how best you transform and regulate media houses. We do not want to have issues as they are happening now. Take a look at what the Honourable Member was saying; somebody who had no idea about happenings came and framed stories about him. We also have so many coasting journalists around causing havoc on innocent people. All of these things must stop. We have even said that people should pay NaSSIT for their staff but we still have Media Houses that recruit staff, give them ID Cards and allow them to go and fetch for themselves. And these are people that are giving out messages that are not correct,

So Mr Speaker, Honourable Members, the IMC has a lot to do to make the Fourth Estate effective and professional. After the Executive, Judiciary and Legislature, the Media is the Fourth Estate- a very important arm of government. So Mr Speaker, Honourable Members, we expect the IMC to use its experience and authority to strengthen our media houses, SLAJ and other media practitioners to get the best out of them.

Mr Speaker, Honourable Members, to the Cyber Security. It is no secret that with the emergence of technology, as a state, we are extremely under pressure because we are far behind time. Of course people have misused the media; it is not just by assassinating characters, even our Bank Accounts have been reaped off by people through the use of ICT. These are very serious problems.

Mr Speaker, Honourable Members, it is no secret that we have people extorting monies from the Public in the guise of Honourable Members of Parliament; they have phone numbers which they use to text the public in our names. We have reported these issues and nobody has been caught and brought to book. In fact few months ago, a very senior state functionary was caught doing that. Most times when nominations are done by his Excellency the President, we have people who parade, using names of Committee Members to extort monies from the unsuspecting nominees. We are under pressure as a Parliament and we are under pressure as a State. So your work is not going to be as easy as you expect; it is a very tedious work, and you have heard from the Honourable Members. Of course the abuse of the internet is extremely uncalled for. Therefore, what we have done in the Cybercrime Bill is that we have created an avenue in which there is a relationship between our country and other jurisdictions. You cannot be in another state and you want to create mayhem or be abusing people in this country. There is a way now in which as a state we can extradite you. So please use the Act that was created by this Parliament, it gives you a lot of powers. A lot of powers have been given to you through that Act. So please, do not just be theoretical, be practical. People have struggled to be where they are, you may have someone sitting in his or her small village or room making all types of voice note, creating all sorts of

security threat around the country. Anybody can do anything, anyhow, and in fact, the level of security threat caused in this country by people using internet is extremely worrisome.

So Madam, you extremely have a herculean task. I pity you because that office is going to be engaged by almost everybody in this country. Everybody will be reporting to you because almost everybody is being blackmailed in one way or the other through the internet.

Of course Cyber fraud again is a very serious crime. I am very pleased that you have a very huge experience dealing with Cyber but it goes beyond that; you should have the courage and mind because that job is not for people who are chicken hearted- it is a very serious job.

Mr Speaker, let me now focus to the lady going to the Youth Commission. Of course I would encourage her to work as a team with the Chairman and other members of the Commission as she is going to provide policy formulation for the Commission. Of course we already know that the Commissioner and Deputy Commissioner are the ones doing the administrative works. So please work with them, work as a team, make his Excellency proud, make this Parliament proud and do not disappoint us. If you perform, you will be saving our necks and if you fail then you will be putting us at the knife edge. Thank you very much Mr Speaker, and thank you Honourable Members for your contributions.

Mr Speaker, Honourable Members, I move that the Seventh Report of the Fourth Session of the Committee on Appointment and the Public Service be adopted by this House.

THE SPEAKER: Before I put the question, let me say this again for the benefit of the public, and I am saying this through the media. I want to adopt wholly what the Leader of Government Business has said pertaining to the use of the names of state functionaries by fraudsters. This kind of conduct has become so common today, we have tried to advice people against fraudsters but it seems the members of the public

are not listening. Criminals continue to use the names of particularly, Members of Parliament to extort monies from innocent citizens and this is happening all over the place. Let me take this opportunity to advise and to inform the listening public again that Members of Parliament are not beggars [*Applause*] Members of Parliament will not call anybody to extort money or to tell you to send money. Please be warned! Please, this is for the public. We have no business calling anybody to send money for Members of Parliament; we are not paupers or beggars.

Of course we know our salaries are not attractive but we are comfortable. We are extremely comfortable as Members of Parliament. You know, I am so passionate about this because it is happening all over the place. Day in, day out we see people coming here to Parliament to ask questions relating to, '*somebody said*', '*where you the one that called me? and so on*'. We have been saying this but people are not listening. It is happening, it is becoming a vogue; is becoming normal happenings all over the place. So this is a warning, I am using this podium to warn the listening public again. Members of the public, Members of Parliament would not reach out to you to extort money or to tell anybody at all to send money for Members of Parliament. I hope this goes down to you or this sinks so that at the end of the day we don't get people coming here again to ask questions. Thank you very much.

HON. DANIEL B. KOROMA: Yes, Mr Speaker.

THE SPEAKER: Yes

HON. DANIEL B. KOROMA: In addition to that, I don't know, is there a way or a mechanism wherein some of those people who have been asked purportedly that a Member of Parliament or an Officer of Parliament has sent me to you could identify those so called intermediaries?

THE SPEAKER: No, what they do, they normally use the media. They go to social media like What Sapp or Facebook or sometimes they even call them directly. And most of these people do not even know our numbers.

HON. DANIEL B. KOROMA: I think we need to set examples.

THE SPEAKER: We caught one, and that one I think err.....

HON. DANIEL B. KOROMA. Was released, and that is the problem.

HON. BASHIRU SILIKIE: Thank you, Honourable Member. This one is for the lady going to the Cyber Security Unit. She has a lot to do in covering those situations. So for the purposes of this debate Mr Speaker, can you put the question? I have admonished her, and I know she would be up to the task and she must deliver.

THE SPEAKER: Certainly. So you have a huge work to do.

HON. DANIEL B. KOROMA: Mr Speaker,

THE SPEAKER: Yes.

HON. DANIEL B. KOROMA: I want to move a motion.

THE SPEAKER: No, hold on let me put the question here first. Let me put the question then we can come to that.

HON. DANIEL B. KOROMA: Okay.

[QUESTION PROPOSED, PUT AND AGREED TO]

[Motion of the Committee on Appointment and the Public Service has been approved].

THE SPEAKER: I want to take this opportunity to congratulate the just approved nominees. You see, all the offices you are going to occupy today are offices occupied by your predecessors. They came to Parliament, they said rosy things, and they said they were going to make a difference but at the end of the day as a nation, we keep going in circles. Let me urge you at this point to do something different. Thank you very much and congratulations. You can leave *[Applauses]*.

IV. GOVERNMENT MOTION

THE MINISTER OF TRANSPORT AND AVIATION.

MR REX BONAPHA *[DEPUTY MINISTER OF TRANSPORT AND AVIATION]:* Mr Speaker, Honourable Members, be it resolved that this Honourable House hereby

rectifies the following Agreements which were laid on the Table of the House on Tuesday, 15th February, 2022.

1. Air Services Agreement between the Government of the Republic of Sierra Leone and the Government of the State of Kuwait.
2. Air Transport Agreement between the Government of the United States of America and the Government of the Republic of Sierra Leone.
3. Agreement between the Government of the State of Qatar and the Government of the Republic of Sierra Leone for Air Services.
4. Memorandum of Understanding between the Government of the Republic of Sierra Leone and the Government of the State of Qatar relating to the operations of Air Transportation.

Mr Speaker, Honourable Members, the Chicago Convention of 1944 established the International Civil Aviation Organisation ICAO, responsible for fostering the planning and development of International Air Transport and International Civil Aviation. Over the following years, ICAO developed a series of traffic rights known as Freedoms of the Air. These freedoms continue to form the bases of rights exchanged in the Air Services Negotiations today. National Governments must continually negotiate new treaties to allow International Aviation to grow and to expand their carriers' access to new and emerging market. The bilateral system has allowed International Aviation to grow into a vibrant industry it is today. It is a sure part to liberalizing the Air Transport sector.

In the circumstance, it should be noted that these Agreements are at no financial cost to Government and people of Sierra Leone whatsoever. Mr Speaker, let me reiterate this; in the circumstance, it should be noted that these Agreements are at no financial cost to Government and people of Sierra Leone whatsoever, but rather meant to facilitate Air Transport and its intended economic benefits. These boost productivity, facilitate world trade, promote tourism, improve the efficiency of supply chains, enable investment and labour supply both into and out of the country and

region- referred to as spill over effect. Thus, Bilateral Air Services Agreement or arrangement contains provisions on:

1. **Traffic rights:** The route airlines can fly including cities that can be served within, between and beyond the bilateral partners as the case may be.
2. **Capacity:** The number of flights that can be operated or passengers that can be carried between the bilateral partners.
3. **Designation, ownership and control:** The number of airlines the bilateral partners can nominate to operate services and the ownership criteria airline must meet to designate under the bilateral agreement.
4. **Operational Flexibility:** Each designated airline may operate flight in either or both directions.
5. **Cooperative arrangement:** That is, in operating the authorised services on the agreed route, a designated airline of one state party may enter into cooperative marketing arrangement such as, block aid, space, co-chairing etc.
6. **Competition rule:** State party shall ensure fair opportunity on none discriminating bases.

As such, over the years, the state of Sierra Leone has initiated the following Bilateral Services Agreement which I now submit for your due consideration and rectification.

Mr Speaker, Honourable Members, be it resolved that this Honourable House hereby rectifies the following Agreements which were laid on the Table of the House on Tuesday, 15th February, 2022.

1. Air services Agreement between the Government of the Republic of Sierra Leone and the Government of the State of Kuwait.
2. Air Transport Agreement between the Government of the United States of America and the Government of the Republic of Sierra Leone.
3. Agreement between the government of the state of Qatar and the Government of the Republic of Sierra Leone for Air Services.

4. Memorandum of understanding between the Government of Republic of Sierra Leone and the Government of the state of Qatar, relating to the operations of air transportation.

[QUESTION PROPOSED]

HON. AMBROSE M LEBBY: Thank you Mr Speaker. Mr Speaker, Honourable Members, some seventy- eight years ago, fifty-four countries in the world came together in Chicago, the United States of America to discuss the future of Civil Aviation.

Mr Speaker, Honourable Members, I want to assure you that these Agreements before us today in the Well are non-controversial. Mr Speaker, Honourable Members, the Chicago Convention established a United Nation body that is today responsible for International Civil Aviation [ICAO], that is also responsible for planning and development of Civil Aviation in the world.

THE SPEAKER: Hold on Honourable. For purposes of our schedule, Members of Parliament, I am going to take two from either side of the aisle and we conclude. Proceed.

HON. AMBROSE M LEBBY: Thank you. Mr Speaker, these Agreements if ratified will give a face lift to Sierra Leone as a nation. Like we rightly heard from the Deputy Minister in his presentation, these Agreements are coming at no cost to the government and the people of this Republic, but rather, will facilitate Air Transport, expand International Trade and also enhance the supply chain in the global village.

Mr Speaker, Honourable Members, we will continue seeing agreements of such nature in our subsequent sittings because some of these agreements were signed by the last Government in 2014, 2015, 2016 and even in this present administration. But unfortunately, the then administration failed to bring them to Parliament for ratification. But like I said, and like the Deputy Minister also said, it is non-controversial, and therefore, we need not be labour ourselves in debating these Agreements. I therefore call on Members from both sides of the aisle to speedily

ratify these Agreements for us to get the subsequent benefits from them, thank you very much.

THE SPEAKER: Honourable Bai Kurr, you have the Floor.

HON. P.C BAI KURR KANAGBARO SANKA III: Thank you Mr Speaker. Mr Speaker, I have been lately seeing these Air Services Agreements between the Government of Sierra Leone and the Republic of Kuwait, the United States of America, Qatar and so on and so forth.

Mr Speaker, these are non-controversial Agreements but they are one sided. We do not have the national carriers for reciprocity to exist. We are not giving them the right to land and to do everything here within the convention. But what are we doing, where is the Sierra Leone National Airlines? Now we are accepting all of these people to come in here and operate, are we really a thinking nation? Why don't we have a Sierra Leone National Airline? We used to have it. When we came to approve these Agreement I sit and ask myself, but why are we? We are giving the United State, Kuwait, Nigeria and Qatar the right to come and operate. Do we have our own Airlines to be also going to them? What are we receiving? All the monies that we are using as a Government to travel outside Sierra Leone are going to foreign national carriers. Our President travels, our Ministers travel, Honourable Members of Parliament travel and every other important person in Sierra Leone is travelling but with which airline? Minister of Information, Minister of Finance, Minister of Transport, what are we doing? So these are the issues, and when I looked at some documents I laughed and cried.

Mr Speaker, Honourable Members, you know I have the full Convention or the document that these agreements were based on. This is the Convention and I can even make one available to you, Mr clever Speaker of Parliament. Mr Speaker, this is not a laughing matter; we are losing millions of Dollars a year by not having a National Airline. We are signing all these documents with countries that we will be expecting nothing from. In fact Kuwait, on the memorandum of understanding, they said after the ratification and every other thing has been approved, they will begin

to fly to Sierra Leone and we pay them in Dollars. To go to South Africa, you either travel with Kenya Airlines or South Africa Airlines.

Mr Speaker, why can't we fly Sierra Leone National Airline, our Flag? So it's just a reminder to this Honourable House and to the nation that we have to think, we follow up and we copy. Why can't we have our own creativity?

Mr Speaker, Honourable Members, all these Agreements that the Deputy Minister highlighted are based on two things; Convention on International Civil Aviation, done at Chicago on the 7th day of December 1944, and the International Air Service Transit Agreement signed in Chicago again on the 7th December 1944. These are the two commanding Agreements that the world is using. Is Sierra Leone using them? As of now Mr Minister of Transport and Aviation, where is your Airline? There are so many planes you can charter or hire on a weekly or monthly basis. Are you going to produce one for us before the end of March? I am sure with all of these Agreements, you have done a good job. Eleven years ago, twenty years ago, thirty years ago, the New Direction, do not go back to the old direction, then you will be misdirected. When we talk, you say eleven years. What about the four years? Creativity; let us begin to think of national issues, we have to improve. Now the Americans, on April 22 they touched the sun. They sent a Solar Parker and touched the sun for the first time. Kennedy in 1961 said by 1969 America will send a man on the Moon. He was not present when that happened but on the 22nd of July a man landed on the Moon, continuity But here, you begin to say '*oh what have you been doing?*' Mr Leader, you were here too but what did you say? Nothing. So let us not go back. I like what madam said just now; she said you cannot correct the past but you can prepare the future, she quoted that very well.

Mr Speaker, when you look at this, I would want to ask Mr Honourable Minister this question. Mr Minister, who are the signatories of these Agreements between the Government of the United States of America and the Government of the Republic of Sierra Leone? Can anybody tell me who the signatories are? *[Undertone]* No, when I looked at it, I saw so many names but I don't know who signed it. MOU and

Agreement are different things, okay? Then also, on the United State Agreement with Sierra Leone I am seeing 17 articles, but the Agreement between the Government of the State of Qatar and the Government of the Republic of Sierra Leone for Airline services, you have 21 articles plus an annex, and the routes schedule for the State of Qatar and Sierra Leone. Where are the planes to fly those routes? You gave us the routes, where are the planes? So I am happy that the Government is bringing all of these.

Also, you will see on the Service Agreement between the Government of the Republic of Sierra Leone and the Government of the State of Kuwait 22 articles but this was signed by the Sierra Leone Ambassador in the State of Kuwait. They did not put the negotiators there. I hope you will do some corrections. You know, some of us are critical; we watch, we observe and we compare. On this Agreement, the Ambassador's signature is there but with no negotiators. On the other Agreements, you put in the negotiators, the Director General of the Civil Aviation and the Directors. On the technical aspect, they placed us differently. Ours is called *Civil Aviation Authority* but they put in *Aeronautical Authority of Sierra Leone*.

So Mr Speaker, Honourable Members of Parliament, when I looked at these Agreements, I saw the advantages these countries put in for themselves. We did not even consider the Local Content Policy in terms of employment. They even indicated that they would be in charge of the ground handling and we agreed.

Mr Speaker, when I look at these Agreements, a lot of things are not in our favour. Even the drinks and other things to be used in the planes are to be provided by them, and they buy them here, they will not be paying taxes. You see that? And we do not have to reciprocate that in their countries. So, let us ask these rich countries like the Saudi Arabia, Kuwait to give us the benefit of the doubt by allowing us to do the handling so thereby creating employment for our people here. When you look at the Agreements, they are not controversial but we have to look at the nitty-gritty; things that benefit us. There are many things that go to their advantage.

So, I do not want to condemn the Agreements because they are good, we are going to be having all these countries coming in, and maybe the flights would be cheaper, I don't know.

Mr Speaker, let me give you one scenario; after the Ebola, Scholarships where given to students. In the Agreement with the Russians, we needed to fly the students in and out of Russia and they sent in the bills to us. I had a nephew who was going along with other thirteen students. What did they do? For each of the students to fly to Russia, they gave us a bill of **\$2,220** as flight fee. I telephoned Mr Yellah, who was the head of the Chancery in Ghana to buy me the tickets in Accra for the same plane taking them from Sierra Leone to Russia. It would surprise you to know that Mr Yellah bought the tickets in Ghana, Accra for the same flight at **\$700** each.

Mr Speaker, this is how they are reaping us off, even when you pay that, they cannot hesitate to put you to the last seat towards the toilet wherein you take note of anyone who flushes the toilet. Mr Speaker, you know what I am saying. What is happening with us? And all these agents are foreigners reaping us off.

So if you bring in good documents like these, you should call the old people around to see how we negotiate. When we look at the group of people that we sent in and compare them with that of the United States delegation, they surely bullied our men and women. I have the list here; we had only four and they had about... how many of them? The American Ambassador was there, the Director from State Department, Department of Transportation, and Department of Commerce etc. You see, they know exactly what they want and we were just there saying yes sir, yes madam. And looking at these documents, believe me there are many loopholes in these Agreements but now we cannot do anything. I hope the Ministry of Foreign Affairs should have been here.

On that note I want to appeal to all the wonderful and great men and women of this Parliament to approve these Agreements, but also ask that we do side agreement regarding the handling so we can have more of our people employed. If I were you,

I would have prevailed on them to let Sierra Leone do the handling, thereby creating employment for about 20, 30, 40 or 50 people.

So Mr Speaker, thank you for giving me the opportunity, there are many issues but because of time I will talk to the Minister after this sitting. I have made a summary of the Administrative Parking and the Acceptance of the International Airline Services Taxes Agreement in Chicago.

Once more, thank you Mr Speaker, thank you Mr Minister and I thank the delegate who signed these Agreements. I hope with the coming of those Airlines, flight will be cheaper for us to travel. May God bless us all and may God bless this nation.

THE SPEAKER: Honourable Leader of C4C. After Honourable Leader C4C, we round off. Yes, let us just round off, this is a straightforward Agreement; we have a long day today.

HON. SAA EMERSON LAMINA: Thank you very much Mr Speaker. Mr Speaker, Honourable Members, the Agreement before us is not controversial in any case and it is straightforward. It could not have come by had it not been the strong business acumen of the Minister of Transport and Aviation. I recall in 2018 when we were at Hungary in one of our business meetings, he was called to sell Sierra Leone airlines and the opportunities Sierra Leone can offer to those countries. I vividly remember Minister Kabineh Kallon sold Sierra Leone well. So, seeing USA coming on board our transport facility cannot be a surprise in any case.

Mr Speaker, Honourable Members, two stabilizing Clauses I noticed in this Agreement are:

- 1 Designation Ownership Control and
2. Operational Flexibility.

When we were kids in the 30s, we used to refer to Kuwait as the richest country because of its oil deposit. Sierra Leone can use this flexible Clause; "*operational flexibility*". The many airlines we see today in Rwanda and in Senegal are not actually purchased with the monies of Senegal or Rwanda citizens. They came along

as a result of strong business acumen and negotiation. Sierra Leone can also tap from the same source. Kuwait being one of the richest countries in the world, including the USA, we can as well base and bank our strength on this *operational flexibility* in the Clause; get Airlines, name them Sierra Leone Airlines, but in actual fact they are purchased with Kuwait money- Sierra Leone can tap on this.

Mr Speaker, Honourable Members, another Agreement we can also lure the Ministry of Transport and Aviation to negotiate better is the cost of air ticket. I cannot dwell on that much, the Honourable Paramount Chief has stated it; ticket fee in Sierra Leone is so costly, some of us who travel to the EU and other countries can tell. So we can negotiate it better, and let it be reciprocal. If the flight cost is cheaper in other West African countries, let it also be applicable to us here.

Mr Speaker, Honourable Members, because it is not a controversial document, I will lend my voice and lure Honourable Members from all aisle for a speedy ratification, I thank you very much.

THE SPEAKER: Yes, Honourable Leader of the Opposition.

HON. IBRAHIM BEN KARGBO: Mr Speaker, it has been said that these Agreements are non-controversial and I agree, which explains why we are not going to waste any more time but to accept the fact that we ratify these Agreements.

Mr Speaker, much effort has not been made on our side to make sure that we attract investors in this sector. One or two arrangements were made at some point but they did not succeed. I begin to believe that with these agreements now signed, proposals made and a potential memorandum, we will be able to have access to an airline.

Mr Speaker, questions have been asked time and again; how come other countries have airlines but we do not have? The fact of the matter is that Airlines are simply a very expensive business. And also importantly, we want to note that when the time comes we will begin to think about how to invest. The C4C Leader has just mentioned the importance of Kuwait, but equally too, Qatar is also very important.

Qatar, the home of the Al-Jazeera Television Station is one of the most important countries in the world when it comes to oil and gas. It is quite a very wealthy country as well, but the important thing is that we should also begin to look out for people who really have money and begin to ask them to come to our places and invest.

So we think that we are not a very poor Country, we have the potential to attract investors. Of course over the years we wasted all the diamond money etc. etc. but we still have an opportunity to attract the investors.

But Mr Speaker, I want to state here that on behalf of our side, that we agree that these Agreements be ratified in the interest of the development of this Country, thank you, Mr Speaker.

HON. BASHIRU SILIKIE: Thank you very much, Mr Speaker. Mr Speaker, Honourable Members, I want to thank colleagues for contributing to this debate. Of course as has been said by Members of Parliament that these Agreements are not controversial, as a Leader of this Parliament for now, I would crave the indulgence of all Members of Parliament to ratify these Agreements.

Mr Deputy Minister, you have listened to the concerns of the Paramount Chief and all Members of Parliament, so please take note of those concerns. Please relay the message to your Minister and the people responsible for Civil Aviation. The country needs Airline. We need our own Aircraft, that is very serious and it would be a very good investment, maybe it would reduce the cost of ticketing. As a Parliament, we have reduced taxations and that will now reduce the Air ticket to other Countries.

Mr Minister, these Agreements have been signed long before you came to that Office, which shows you have the willingness to commit these Agreements to the State. And that is what we tell all the Ministers; when you sign Agreement on behalf of the People of this Country, you bring it to us for ratification. The Constitution is clear on that; you do not sign Agreement and keep it in your Wardrobe or Cup Board because when you keep them they will not in any way be binding on the State.

Continue to bring more Agreements because that is what the Law stipulates. On that note, I want to thank you very much Honourable Members for your contributions, the Agreement is not in contention. So Mr Minister, take note and react to the concerns raised by the Honourable Paramount Chief, thank you very much, Mr Speaker

THE SPEAKER: Yes, Mr Minister, let us hear you on the issues raised

MR. REX BHONAPHA [*Deputy Minister of Transport and Aviation*]: I want to thank all Honourable Members who made very meaningful contributions to this very important debate. Honourable Paramount Chief, I share your sentiment as well; we equally want to own our own Airline, it gives us national pride, dignity and respectability to the International Community. That is what we want, but then how? The first question would be, how did we get to where we are currently? My little research shows that we were the first to have a National Carrier as an Independent African Country. That is why someone may want to know how we got to this point. Only one answer could be provided for that- *mishandling* and *lack of vision*. But here comes this system that is so focused, and that is the more reason we are bringing all these Agreements to be ratified by this House. We are determined to spare no effort in ensuring that we own our National Carrier and we are at an advanced stage on that, I can assure you [*Undertone*] very soon. As I speak to you, as recent as yesterday we had a very fruitful engagement with an Airline Company and that Agreement is a Multi-lateral Agreement that will encompass Sierra Leone, Gambia and Liberia very soon. We would now have Airline running from Sierra Leone, Gambia, Liberia, straight to Miami in the United States [*Undertone*] I would let you know, but I can assure you we are at an advanced stage on that, and we are making every effort to ensure that we have our own National Carrier.

Mr Speaker, Honourable Members, the Honourable Paramount Chief sounded a little bit doubtful as to the use of the term **Aeronautical** and **Civil Aviation**. They are one and the same, is just a matter of semantics. And to allay your fear sir, no Foreign Airline is exempted from paying the requisite taxes, such as Foreign Travel

Tax- they do pay, and those are the benefits we would stand to gain. Chief, you also spoke loftily about the United States; that this Agreement is one sided, for example, that the United States' representatives overwhelmed our own Technical People at the time of going into this Agreement. I do not think we have a nation under the sun that will compete with America when it comes to issues like that, but let it be the dream. Before the advent of the Pandemic, we had done a feasibility study on having our own Airline and that dream is still very much alive. That is why we are now engaging with other partners in ensuring and in wooing other Investors to invest in this field.

However Mr Speaker, in order not to bore you, especially now that the Members of Parliament have alluded to the fact that these Agreements are not controversial at all, we should save ourselves the time.

On that note therefore, Mr Speaker, Honourable Members, I move that this Honourable House hereby ratifies the following Agreements which were laid on the Table of the House on Tuesday 15th February, 2022:

- I. Air Services Agreements between the Government of the Republic of Sierra Leone and the Government of the States of Kuwait
- II. Air Transport Agreement between the Governments of the United States of America and the Government of the Republic of Sierra Leone
- III. Agreement between the Governments of the States of Qatar and the Government of the Republic of Sierra Leone for Air Services
- IV. Memorandum of Understanding between the Governments of the Republic of Sierra Leone and the Government of the States of Qatar relating to the operations of Air Transportation. I thank you.

THE SPEAKER: thank you

[QUESTION PROPOSED, PUT AND AGREED TO]

[Motion by the Deputy Minister of Transport and Aviation has been ratified]

THE SPEAKER: Thank you very much Mr Minister, you are free to go

V. BILL

THE NATIONAL PAYMENT SYSTEMS ACT, 2021: THE MINISTER OF FINANCE

THE SPEAKER: Honourable Members, let me remind you that at the last adjourned date, immediately after the Second Reading the dilatory Motion was moved and carried. So we go directly to the debate. For the debate, I am taking two from either side and we proceed. Yes, debate begins. Yes, Honourable Francis A. Kaisamba

HON. FRANCIS A. KAISAMBA: Mr Speaker, Honourable Members, we have before us for a debate, '*the National Payment Systems Act, 2021*' brought to this Parliament by the Bank of Sierra Leone [BSL] through the Ministry of Finance. I think we had a couple of discussions around this Bill. The other time in Room one there were some discussions on the intent and purport of this Bill. The Technical People of BSL were able to explain to Members of Parliament, and I am sure we are able to grasp some valid and important information on this one. For example, during the second reading by the Minister of Finance, reasons were preferred for the repeal and replacement of the National Payment Systems Act, 2021 from that of the 2009. The Minister did say that the laws in the Legislation in the 2009 Act are not harmonized. He said this one on the other hand seeks to harmonize those laws into the 2021 National Payment Systems Act. The Minister went further to say that there were vendors under the 2009 Act that did not have the opportunity to license before they go into the market. He said that in itself was a flaw and a challenge, and that the Ministry needed to take care of that.

Mr Speaker, Honourable Members, the Minister also said that electronic evidence under the 2009 Act was not admissible in Court. So in essence, 2009 to 2022 is more than a decade and a lot of things have happened and a lot of developments have taken place. Therefore, the 2009 Act cannot be inspired by the current trend of development, vis-à-vis electronics and other developments. So, the Bank of Sierra Leone has thought it necessary and prudent to repeal the 2009 Act and bring in the Payment Systems Act, 2021.

Mr Speaker, Honourable Members, I think the National Payment Systems Act is very simple and none controversial. It is an Act that would capacitate and enable the BSL to provide their requisite supervisory role for the Banking Industry in this Country. With this new Act, a lot of things can be avoided because the BSL would be there to serve as regulators. We have seen a lot of fraudster institutions coming to do business in Sierra Leone and in the process, our Constituents suffered the consequences. A recent example of such fraudster institution is the ***My Coin team***. My Committee had to summon the Bank of Sierra Leone and the officials therein, and I am sure the BSL is trying to solve that problem.

Prior to the ***My Coin*** we had another body called ***Wealth Builders*** which inflicted serious monetary loss on our people. I am not sure there were enough restitution for the victims to retrieve their monies. For the ***My Coin Team***, I am pretty sure the Bank of Sierra Leone is handling that.

Mr Speaker, Honourable Members, with this new Act, BSL being the regulatory body will be able to envisage, pre-empt or arrest immediately the situations occur. So basically, this is one of their key functions they are here to perform, and I believe this House should pay due attention to the National Payment Systems Act because it is very important and very timely. The current Act is challenged, it can no longer provide the requisite tools for the BSL to use in order to properly undertake its regulatory functions.

Mr Speaker, Honourable Members, on that note, I am pretty sure that this Bill is not controversial and I would like to encourage Members to debate the Bill, and when eventually we come to the Committee Stage, we would look at it thoroughly, do the necessary amendments and pass it in to law. The BSL needs this document to enhance its effective and efficient regulatory performance. Thank you very much for your audience and I hope we will do justice to BSL, thank you.

THE SPEAKER: Yes Chief

HON. PC. BAI KURR KANAGBARO SANKA III: Mr Speaker, this Bill is very central because the economies and the transactions of the World are changing. The Banking Industry is developing to an extent that Banking transactions now take place through IT system. I have read this document over and over and I have some questions. Mr Speaker, I have compared and contrasted some of the most advanced Countries in Africa in terms of the Economy; I looked at South Africa, Kenya, Rwanda and Nigeria. What I discovered is that although some of the Bills of these countries were passed since 1978 and 1986, they are far more advanced than what we are now producing in 2021 or 2022.

Mr Speaker, Honourable Members, when you look at the 2009 Act we are about to replace, I thought the changes would be overwhelming to an extent that this new Act would have been passed easily. As I said earlier, I have so many questions to ask, particularly on Part 1; ***preliminary***. My question is, who is taking the ownership of the National Payment Systems Act, is it the Bank of Sierra Leone or the Agents put together by the Banks controlling themselves? Or is it the Bank that regulates that is going to be the owner of the regulation? To me, that was not well defined in the Act.

Mr Speaker, Honourable Members, having compared the various Acts, the one that is similar to ours is the National Payment Systems Act of Kenya which was passed in 2011. There are however some major differences. For Kenya, the ownership does not belong to the Central Bank, rather, the Central Bank is the regulator. For us on the other hand both the ownership and regulatory function rest with the Central Bank. So I am a little bit worried as to how you as the owner can at the same time regulate yourself. There are so many questions I asked myself when looking at the document. For example, when you talk of close out netty, you will begin to ask what is the function there now?

So Mr Speaker, I wish they refer this Bill to the Legislative Committee to look at it thoroughly because it is very critical just like the Cybercrime. It is good that the Government is making moves and the Ministry together with the Bank are doing well by trying to coordinate the activities of the new Banking systems. Also, it is better we look

at all the issues both Nationally and Internationally, including the best practices so that when it passes they would not come back later for amendments.

Mr Speaker, Members of Parliament, despite those concerns I would support the Act because the idea is good and it is the new trend. When you look at what is happening currently in Sierra Leone, the transactions going on through Orange Money is wonderful. You can be here in Freetown and send money to your villages and other places but the question is, are they well regulated, are they paying Taxes, do we monitor the amount being transferred?

Mr Speaker, Honourable Members, recently, the Committee on Information and Communications had an issue with Orange Mobile Company for reducing the commission of their Agents. The Company divided the Orange Money services and built in an entity that will control the money flow whilst they fail to pay their taxes due to lack of regulations. We need regulations to be able to ascertain the benefits, how much taxes to be paid and how much commission is received by the Agents. Mr Speaker, Honourable Members, we have to control all of these because the money flow is increasing every day. Although other countries captured that under their regulations, we do not capture it under this regulation.

So Mr Speaker, I am happy that you gave me this opportunity to voice my views on what I have researched. I wish my Committee Chairman on Information and Communications was here, he would have confirmed that we summoned Orange on that matter but they seemed not to even care. We have allowed them to receive monies, we gave them the platform, we gave them the Licence, but what about the taxes they are expected to pay to NRA? And we need the money Sir, because they are taking it from us.

So Mr Speaker, I am very happy that we have a listening Minister and the Bank Governor who are experienced people, but we want them to look at the Bill and then compare and contrast with other countries. So I am appealing to the Minister and the Bank Governor, including the young energetic people serving the Banks to really focus on not only the passage of the Bill, but also the potential benefits we are going to

receive. So I thank you Mr Speaker and I hope when we come to the Committee Stage we will consider these concerns. I thank you very much.

HON. AARON A. KOROMA: Mr Speaker, Honourable Members, I want to support the passage of this Bill; the National Payment Systems Act, 2021. It is of course a very important Bill that has to do with the people that we represent. Based on Statistics, less than **15%** of the Sierra Leone population have Bank Accounts. In other words, we have about **85%** of our population that is enjoying or using informal forms of Banking systems without going through the traditional Banking System. Like the Chief said, the Banking system is now evolving to a point that people are now moving from the traditional Banking Sector to other forms of Banking. We now see that most of our people, even though they do not own a Bank Account, yet they benefit from other financial inclusion schemes because on a daily basis, when they want something from their relatives, whether from the States or other places outside Sierra Leone, or maybe even from their care givers or care takers in the country, they depend on Orange Money or other forms of money transfers to do their remittances. So therefore, the need to regulate this sector is very important.

Mr Speaker, looking at the Bill before us, if I should refer the House to Clause 5[1] which talks about the *establishment of the National Payment Systems Committee*, when you look at the way the membership is proposed to be constituted, it just says '***all the Commercial Banks***'. This is very important, we have to look at the kind of person that should sit in this Systems Advisory Body. Is the person just a cleaner or a Manager that would sit there? As we have it here, a Bank can even decide to send somebody that is below the managerial level to sit at the Advisory level.

Mr Speaker, Honourable Members, from what I read from other Laws like the Kenya Payment Systems Act, the Nigerian and other Countries, I noticed that they specified the categories of people to be in that body. Even for the Governor of the Bank of Sierra Leone, it is stated that in the absence of the Governor, the Deputy sits in. All other representatives should not be below the rank of a Director.

Mr Speaker, this Bill is about Information Technology, you cannot pilot a Bill of this nature without the involvement of the Ministry of Information. The Ministry of Information is conspicuously absent in this Bill, and we all know that when it comes to regulation, it is the Ministry of Information that regulates the operations of the mobile money providers. Even though they are registered with the Bank of Sierra Leone, the fact that they are using Technology to render services, I think it is but fitting that we also have the Ministry of Information included in this Act.

Mr Speaker, Clause 5 [2i] is too open as well. By just saying '*any other Institution determined by the Bank*' may imply that the Central Bank can even decide to have ten members. I think we should tie this to a number, for example, we can say three members to be determined by the Commercial Bank. When you also look at the composition, we are also not told how often the body will be meeting. Will the body be meeting once or twice a year? That is not stated in this Bill. What constitute a quorum for their meetings is also not provided for in this Bill. We therefore need to be guided as to how these meetings should be conducted.

Mr Speaker, even the issue of disclosure of interest must be clearly spelt out in this Bill. Mark you, when you look at these People, most of them are players that are involved in the Payment Systems Services, like the Commercial Banks, the Discount Houses, the Mobile Money Operators etc. What if we find ourselves in a situation whereby these players are confronted by conflict of interest? I think this Bill should speak to such situation, whereby we give them the latitude or opportunity for disclosure of their interest whenever a situation of conflict of interest arises. There should also be in place punitive measures to situations wherein a Service Provider who sits at the National Payment Systems fails to disclose his/ her interest.

Mr Speaker, I am happy that they now have some form of documentation that the providers of Payment Services are required to submit to the Bank of Sierra Leone before they could be issued licence to operate. Mr Speaker, most of our Constituents, like what the Chief mentioned, are today generating monies for these Mobile Companies. Mr Speaker, Honourable Members, there was an issue the Committee on

Information and Communications was investigating recently. During the process, we realised that the Service Providers of Orange Money or other payment systems will go into an agreement, with a promise to pay **40%** of the Commission to the Agents, but when it comes to the actual payment, it's even less than **15%**. Nothing of such is been provided for in this particular Bill.

Mr Speaker, I am of the opinion, just like I have read from other Laws, that we have to make laws that seek to improve the lives of our People. There are countless amount of youths out there today who are Agents of Orange Money. Paying them less than **20%** is unfair because most of these youths are paying rents for their shops, including all other costs incurred in delivering services to their customers. With all of these, if they are getting little or nothing, I see that as very unfair to the people we are representing.

Mr Speaker, Honourable Members, I therefore think that the Bank should ensure that these Payment Systems Providers provide some incentive structure for these Agents before they could be issued licence.

Mr Speaker, there is also an issue affecting our people; most times when you go to these Agents, apart from the agreed rates issued by the Payment Systems Provider, they would also ask our constituents to pay extra charges which are outside the normal rate. For example, if you want to send **Le 1Mlh**, the charges should be **Le26,000**, but what normally happens is that the Agents would ask the end users to give commission to them directly even though the mobile providers would be paying them interest. I think this Bill should also make provision for punishment in situations whereby we have Agents who attempt to practice such deceptive act.

Mr Speaker, this Bill should also focus on protecting the general welfare of our people. I know for sure that we cannot get it all at a go but we need to make laws that stand the test of time. We would not want to see a situation whereby we pass a law today and just after few months or a year we bring it back for amendment.

Mr Speaker, this Bill does not have a clause for Consumers Protection. We all know the situations regarding **Wealth Builders** and **Q-nets**. These were also doing payment

services because people used to go and do some form of deposit and withdrawal. We have to be assured that in a situation whereby some administrative lapses occur, our customers or citizens would be protected by regulation. We need to have a provision that would take care of protecting the Consumers. Let us look at Orange or Africell Money. Those systems are not much regulated because they are systems control. What if I have **Le10MIn** in my Account today and the systems just crumble, what would I do? Yes, the Central Bank makes provision that there should be required balance to be kept at the Bank. The question now is, what is the Central Bank going to do with that money held at the Bank, is it going to be used to settle people who have been defrauded by these systems? We have to be assured. Failure to assure citizens would mean that this Bill might not be protecting us.

Mr Speaker, Honourable Members, that is more the reason why I believe that this Bill needs to go through the Legislative Committee so that we can clearly include some of these issues highlighted in order for us not to have a reason to pass this Bill, and only to bring it back after few months for amendment. On that note Mr Speaker, I thank you very Much.

THE SPEAKER: Honourable Members, I am standing down this House for 45 minutes so that we go to refresh ourselves and be back after 45 minutes

[The Speaker stood the House down at 2:00pm and the House resumed at 3:35pm]

THE SPEAKER: Yes, Honourable Joseph Williams-Lamin

HON. JOSEPH WILLIAMS-LAMIN: Mr Speaker, Honourable Members, we have an assignment; that we are duly elected by our people to represent them in this noble House. Mr Speaker, Honourable Members, I want to add my voice to this special Bill that is before this House this afternoon.

Suspension of S.O 5 [2]

THE SPEAKER: Honourable Member, proceed.

HON. JOSEPH WILLIAMS- LAMIN: Mr Speaker, Honourable Members, if we go to page 16, Clause 9 of this Bill, my colleague on the other side from Mile 91 was saying our people are not protected but I want to disagree with that.

Mr Speaker, if you look at page 16, Clause 9, with your leave Mr Speaker, it says, '*a licence or any other requirement under this Act whether wholly or partly shall not be transferable except the transfer is in accordance with the stipulation prescribed by the Central Bank*'.

So Mr Speaker, I think we have adequate measures put in place to protect our people when it comes to the National Payments Act because all those operators are under licence and they are authorised to carry out their activities. So on that note, I think they are adequately protected.

Mr Speaker, Honourable Members, if we also look at Page 17, it talks about on-going oversight. As a reputable Institution, the Bank of Sierra Leone which is the custodian of our money has put together a system to regulate those providers. Mr Speaker, with your leave, permit me to read Part 4 on Page 17. '*the Central Bank shall at any time adopt a general standard and criteria for the conduct or measures put in place by the System Services activities on the operation system either generally addressing in totality entity of the specific category*'.

Mr Speaker, Honourable Members, I think measures are quite adequate to protect the system we are about to pass into law in this noble House. The Central Bank which is the monetary organ of the government has put the systems in place to make sure that the people's monies are protected.

Mr Speaker, Honourable Members, my colleague also said that people should work out things like other banks. Looking at what has happened previously, I am sure the Central Bank would learn from previous mistakes. I believe we will do the needful on this document to ensure that our people's monies are protected. And on that note Mr Speaker, I want to encourage my colleagues that we do the needful so as to make this document stand the test of time, I thank you, Mr Speaker.

THE SPEAKER: Yes, Honourable Dr Turay. Please let's make it five minutes.

HON. Dr SHEKU M. TURAY: Thank you Mr Speaker for allowing me take part in the debate of this Bill. I have heard from my colleagues on critical issues, one of them predicting the effectiveness of this law, expressing fear over it not to necessitate early review when it shall have been enacted by this House. Mr Speaker, I do not want to buy in that prediction because there is no evidence in the provision to indicate the yardstick of that prediction.

Somebody was also talking about International context regarding the application, looking at some related International Law which I think are credible to look at. However, I do not see the relevance for us to send this Bill to Committee Stage for that purpose because those issues can be handled here within the law itself.

Mr Speaker, another key thing somebody talked about is the power of the Central Bank in controlling and managing the system. It is a legal issue, and it is only the Central Bank that has the authority to manage and control the financial system in the country. So I do not see it relevant to dissociate the Bank of Sierra Leone from operating this kind of system. Besides, it has all the functions related to its capacity. If you look at Part 2, it says '*powers and duties of the Central Bank*', and these powers and duties of the Central Bank are not beyond the capacity and authority of the Central Bank. So the fact that the Central Bank has got that power, is it not relevant for the Central Bank to have the requisite authority to manage these Institutions?

Mr Speaker, Honourable Members, somebody also said they need to have a Committee and that the Ministry of Information and Communications must be part of that Committee. If you look at the relevance of the functions of the Committee, you will see that it constitutes the other categories of people that operate the financial system, including that of the Service Provider. These class of people in the Committee are the ones that take and analyse the decisions, and then present to the Bank for further enactment. The Committee also makes provision for the Bank to regulate and make policies within the system, and upgrade those policies to reflect the dynamics of the system.

So Mr Speaker, what is wrong if the Committee has the capacity to do that, and the Bank has the requisite capacity to monitor the system in a way that matches the current dynamics in the system? So for me, I think if there is anything relevant to be added, that could be done here without going to the Committee Stage. But I don't see anything negative the predictive effectiveness of this law.

Mr Speaker, if you read the Clauses properly, there are relevant clauses that tell you how the system should be managed and the credentials of the individuals managing the system, including the regulatory powers of the Bank of Sierra Leone. I do not see anything wrong in having a system like that.

Mr Speaker, because we always have a quick response in internalizing the Bills we make, our comments could either be limited to not understanding the proper context of the law itself because we base our arguments on predictions, thinking that the law will count negatively in few years' time. Mr Speaker, I think it will be better if we have a system that will allow us to be tracking the effectiveness of our laws. We should have indicators that tell us that these laws are not matching to what we intended to do.

On that note, I want to appeal that we arrange our system to be able to understand what entails in the law, and how we come out with clauses that will have effect in the implementation of the law. I want to thank you for allowing me to make a brief contribution to this debate.

HON. DR. KANDEH K. YUMKELLA: Point of Order, Mr Speaker. I just want to commend my brother for the Bow Tie. I was just commending Honourable Hassan but that Bow Tie really freaked me out [*Laughter*].

THE SPEAKER: Honourable Hindolo Gevao, after Honourable Gevao, Honourable Dr Kalokoh.

HON. HINDOLO M. GEVAO: I will be very brief, I assure you. Thank you Mr Speaker. Mr Speaker, Honourable Members, I have taken my time carefully to go through this Bill and I consider it a non-contentious, noncomplex Bill, and it actually gives me the opportunity to say if we can pass it into law, it will be good for this country.

Mr Speaker, Honourable Members, what I think this Bill is coming to do is to give the Bank of Sierra Leone the powers to be able to regulate financial institutions involved into monetary transactions or financial payments.

Mr Speaker, Honourable Members, before now, all of us have been involved into payment systems in Sierra Leone; we have been paid by financial institutions. It will interest all of us to know that these institutions from which we receive these payments are not been regulated. The legal frame work within which they operate, I can say is very porous and it is against that backdrop that I am sure the drafters of this legislation put forward this legislation so that those loop holes can be tightened.

Mr Speaker, Honourable Members, for us to be in a country where financial institutions providing payment systems are not registered or licensed is very scary. Let us take for example the MNO, those involved into the day to day transactions in which all of all partake. These institutions do not have licences to operate these systems and they are not being regulated; there is no central body that actually regulate them as to what they do or what not to do. Mr Speaker, there is no institution that has the power to call them to book or hack their books to check their records, and there is no law to protect even the data that they take from us.

Mr Speaker, Honourable Members, what this Bill is about to do firstly, is to give the Bank of Sierra Leone the opportunity to regulate all institutions involved into payment system in Sierra Leone; the Banks, the MNOs and the like. If you go to take your licence, there is a threshold that you are required to meet, and if you do not meet that threshold then definitely you will not be granted such a licence. Why do they have to set a particular threshold? Just if you default, just if there is a case of insolvency or just if there is a case of bankruptcy, that threshold set will be there to protect all the citizens of the country that partake in that payment system.

Mr Speaker, Honourable Members, another very important area that this Bill is about to cover is how the data we provide to these payment system providers is being kept or protected. As it is presently, the 2009 Act payment system does not cover how the data that they take from us should be used or must be protected. Under this new Act, all

information taken from us the customers will be protected, and one would not be afraid again that his or her information will be let out in public.

Mr Speaker, Honourable Members, another very important aspect about this Bill is the fact that it is making provision for electronics to be tendered in court. As it is now, there is no such provision for us to be able to tender electronic evidence pertaining to payment system in court. With the passing of this Bill we will now have the opportunity to have electronic evidence tendered in court. The Bill itself has got several provisions and all of these provisions are geared towards regulating the financial sectors, thereby making payment system very easy within the country.

Mr Speaker, Honourable Members, it will interest all of us to know that digital payment system operates not only nationally. Nowadays if you want to transfer monies to places like Ghana and other countries, you can do that effectively without going through the banking system; you can do that by going through individual persons who are dealing with finances. If these persons are not registered, and you transfer huge chunk of money, let's say **\$10,000** and somebody carts away with the money, where do you go? Imaging the person is not registered and he has not been licensed, how would you track or prosecute that person? But if there is a data system of all those who are operating cash transfer or payment system in Sierra Leone, I think it will be good for our economic landscape.

On that note Mr Speaker, I see nothing complicating about this Bill and I beseech all of us to see how best we can debate it, and if possible pass it today, thank you Mr Speaker.

HON. Dr MARK MAHMOUD KALOKOH: Thank you very much Mr Speaker. Mr Speaker, the Honourable from Pujehun emphasised the point of incompetence in some of the areas of making laws, but I want to disagree vehemently by saying that this House constitutes diverse Members of Parliament with high technical knowledge.

HON. Dr SHEKU M. TURAY: Mr Speaker, can I make a clarification on something? I did not mention the word ***incompetence***, I did not. I only made scenario of some

irrelevant continuation of certain issues. I did not mention ***incompetence*** against anybody.

THE SPEAKER: It is alright, Honourable, be guided.

HON. Dr MARK MAHMOUD KALOKOH: Thank you Mr Speaker. When you use the word ***lack of competence*** it simply means ***incompetence***.

Mr Speaker, let us look at the Long Title of this Bill. It says, 'be *an Act to regulate the National Payments System and to provide for other related matters*'.

Mr Speaker, Honourable Members, let me take you to Page 35, the second paragraph; '*Memorandum of Object and Reason*'. Mr Speaker, it reads; '*the current law on the payment system contains a number of flaws*'. Mr Speaker, if you look at this Bill from page one to page 36, there is no mention of the ***flaws*** referred to in the Memorandum of Object and Reason. We therefore want to know about those flaws.

Mr Speaker, if you take a look at Clause 41, it talks about ***repeal*** and ***savings***, but Mr Speaker, when you look at the Bill in its entirety, it lacks what we called fair, just and reasonable protection for the end users.

Mr Speaker, I notice that there is nothing in this Bill that protects the end user when mistake occurs during monetary transfer. Let's say I am an end user, I went to a Service Provider to send out money and there was a mistake during the transaction process, how can I be protected in this case? So we want to see certain measures of protection for the end users in that regard.

Mr Speaker, let me take you to Page 11, Clause 2 [1a]. Mr Speaker, with your leave, Clause 2 [1a] reads; '*frame policies for continuous modernisation of the National Payment System*'.

Mr Speaker, I want to know from the Bank whether framing these policies will include policies that regulates interest rate. And Mr Speaker, if it does include policies that regulate interest rate, I want to state here that when individuals go for certain loans you will begin to hear financial jargons like straight line and amortisation.

Mr Speaker, it will interest you to note that when you take a loan of **Le150mIn**, you will end up to pay an interest of **Le78MIn**. This is a situation that affects a lot of people who are now giving undertones.

Mr Speaker, do you know the reason why I am bringing out this issue? *[undertones]* Mr Speaker, am I protected? This is very important and it touches every Member of Parliament here.

THE SPEAKER: Honourable Members, please listen and learn.

HON. Dr MARK MAHMOUD KALOKOH: Mr Speaker, on a more serious note, when you take a loan of **Le150MIn**, the interest alone is over **Le78MIn**. Mr Speaker, let me tell you a shocking news; when you are repaying the loan, there is no reduction balance- it's a straight line, Mr Speaker. Mr Minister, you are laughing but this is very serious.

Mr Speaker, if I see a law or a policy that will come to address that, I think we must welcome it. Mr Speaker, some people will say laws are not made retrospective but this House has made laws that are retrospective, and I will give several examples starting from 2012 to 2022.

Mr Speaker, Honourable Members, if this law that we are about to make contains issues of regulating interest, and when paying the loan it goes on a reduced basis other than a straight line, if I am to pay **Le4MIn** three hundred and thirty-two thousand, starting from thy Kingdom come to thy Will be done...*[undertones]* I took it from the reverse.

So Mr Minister, this is very torching and it touches us as Members of Parliament. And if the interest rates are to go on a reducing balance, we are going to demand the Commercial Banks to give us returns and to pay back our monies because we would not continue to pay on a straight line without reduction.

THE SPEAKER: Honourable Member, who sent you there? *[laughter]*

HON. Dr MARK MAHMOUD KLOKOH: Mr Speaker, loan is part of human life. So I want the Minister to be clear on this point so that we will be able to know exactly where we are coming from and where we are going.

Mr Speaker, there is always a problem between MNOs and NATCOM, and at one point we had to call on NRA to come and interpret to us a matter of payment pertaining to Orange and Africell Money transactions. The Service Providers will tell you that it was the Bank of Sierra Leone that issued them licence that grant them the mandate to operate the services, whiles NATCOM on the other hand would say they are the ones that have the short code. So Mr Minister, we want to know, between NATCOM and the Bank of Sierra Leone who directly have the mandate to regulate these companies that carry out these payment systems?

Mr Speaker, somebody spoke about the penalties. I did not see any prescribed penalties to be meted against anybody that goes against the rule. Mr Speaker, I believe all of these things have to come to play in this Bill. Although my colleague from Kailahun, Honourable Gavao said the Bill is not controversial, I agree but it needs certain things to be integrated, added or expunged, I thank you.

THE SPEAKER: Honourable Tawa, after Honourable Tawa, Honourable Sellu.

HON. IBRAHIM TAWA CONTEH: Thank you Mr Speaker. Mr Speaker, let me start by commending the Bank of Sierra Leone and the Ministry of Finance for bringing the National Payment Systems Act to Parliament for it to be repealed. Over the years, and even in this Chamber, we have had colleague Members of Parliament talked about the issue of Wealth Builders. Today People still connect the operations of Wealth Builders during their fiasco to the Central Bank. Nobody takes into consideration the fact that Wealth Builders was not registered, and at the time there was no law mandating the Bank of Sierra Leone to clamp down on agencies or entities that deal with payments and transactions directly without licences. So it came to the notice of the Bank of Sierra Leone at the time when the damage was already done. And this Bill seeks to ensure that no financial entity, be it through payment, be it taking deposit, comes into this country and start operation without being registered. The Central Bank has the right, by

the passage of this Bill to go directly and close shops. So it is a laudable venture and I would want to also toe the line of the Honourable Members from Kailahun and Kenema that this Bill is not controversial.

Mr Speaker, Honourable Members, what we want to incorporate into the Bill actually falls into the realm of other financial transactions. We have the other Financial Services Act, we have a lot of other Acts that govern transactions and financial businesses in this country. The challenges we have are, some of these Acts we either:

[a] don't relate with them or

[b] for some time now the financial business like any other business has grown tremendously.

So because of that, we would tend to compound every concern of finance and financial related matters when once we have the Finance Bill in front of us. The Bill will then lose its actual object because Bills are brought to this House with Memorandum and Object. And if we tend to load all of the things that we have in mind into the Financial Bill, especially this Payment System, it will lose its relevance.

Mr Speaker, Honourable Members, there is the Depositors Bill that is on its way to protect depositors; consumers, the category that we all belong to. We also need to understand that when it comes to regulation, like my colleague from Bombali said, that if the Bank of Sierra Leone is going to have powers to regulate interest rate, then we have to expunge Clause 2 sub clause [1a]. Already they have the powers and that power is legislated. So what the Bank of Sierra Leone has done over the years is to ensure fairness and competitiveness in the Banking System, they have established a base rate. On that base rate, every Bank, depending on your capacity, you have a base rate. On that base rate, you do not lend beyond a certain threshold of your base interest rate. It is at a disadvantage of us seeking loans not to negotiate properly because at the time we need the money, we accept every condition, and now the conditions are coming to bite us. And today we want to use that opportunity to take a pound of flesh from someone who was seated on that chair, but today he is seating on

a different chair so we have to treat him differently because at that time, he was doing business, we have to accept it.

Mr Speaker, Honourable Members, Interest rate are calculated in different forms, and the Deputy Speaker can attest to that because he understands the dynamics. Mr Speaker, is that so Sir? Very well.

So Mr Speaker, Honourable Members, what we need to know is, the payment system is an infrastructure that will regulate all of these transactions that are captured under the Clause; **Licences**. They would also capture transactions that deal with Visa Card. You will see Banks selling their products, Visa Cards to everybody that wants to travel today in Sierra Leone. This product of the Banks carry the risk of Brick and Mortar Banking; you walk into a branch and you want to collect money. Why can't you use your Mobile Money, your Visa Card or your Debit Card to go to the ATM terminal and debit?

So Mr Speaker, what this Bill seeks to do is to ensure that this payment system or payment infrastructure is well coordinated and organised so that we have a system wherein the Bank of Sierra Leone can be in the position to ensure that one brings in a system that is not within the payment structure set out in this law.

So Mr Speaker, I would appeal to colleagues to understand that in other laws, I am sure the Bank of Sierra Leone has another law they have designed or are working on that tends to protect consumers, depositors or users of the payment system.

But if you say we are going to bring everything into this payment system, this Bill will not leave this House. So for us, it is high time we understood that Interest Rate calculation depends on the loan you seek. For example, if you ask for Bullet Repayment; one loan, one off calculated over the period, you have to understand that it is $\text{principal} \times \text{time} \times \text{interest} \div 365$. When the time comes, if it comes down to **Le5MIn** it is **Le5MIn**, if it comes down to **Le15MIn** it is **Le15MIn**, but if you are taking a loan for four years, that loan has to be calculated; the interest has to be spread over four years. And because we are desperate for the loan, we see the interest as **Le2MIn**, but in actual sense, it is $\text{principal} + \text{interest}$ every month, and when you

debit *principal* from *interest* from a poor Parliamentarian, the money becomes a pittance. So what happens is, now we are seeing the real effect of what we are paying, but at the time we wanted the loan, the Base Rate was at the higher end. Today we can negotiate up to **18%**.

Yes, the person that was on that chair is here but at the same time he is here in a different capacity. So I want to plead to colleagues that we allow and we look at this Bill from the point of view as a Bill that seeks to structure the payment system and a Bill that seeks to enhance the Bank of Sierra Leone in terms of regulations and in terms of ensuring that nobody comes into the business of payment or into the business of servicing payment infrastructures without it been licensed or registered under the Bank of Sierra Leone and under this Law, thank you very much, Mr Speaker.

THE SPEAKER: Thank you, Honourable Member. After Honourable Sellu we round off.

HON. MUSTAPHA M. SELLU: Thank you Mr Speaker for allowing me to participate in this debate. Mr Speaker, looking at the loan issue, just like Honourable from Lumley said, it cannot be well articulated or captured in this particular document before us. Mr Speaker, Honourable Members, the issue of the loan is actually something we need to discuss maybe at a latter day because, like the Honourable from Lumley was saying, we are now feeling the real effect of that. The system is automated to take effect on the 25th of every month. So the moment payment of salaries delays and goes beyond the 25th, you have what we called *interest on default payment* which directly affects the customer. In other words, the moment the payment of your salary goes beyond 25th, 26th, 27th, 28th, you have to pay an interest separate from the original interest of that particular loan., and that separate interest is calculated as default loan. So that is something we probably have to look into, and since the Ministry is here, and the man that was in that office is here now in a supervisory role, I think we need to look at that issue very critically.

Mr Speaker, Honourable Members, the payment system Act of 2009 only addresses payment system where some payment services are regulated by secondary measure serving as legal basis either the Banking Act of 2009, 2019 and other Financial Act,

2001. So this particular Bill tends to address other issues. The Honourable Member was talking about the flaws in the 2009 Bill. Yes, in the 2009 Act, there are flaws and the flaws cannot be captured here directly as you may want to see them, but there are highlights of that.

Mr Speaker, Honourable Members, if you look at this Bill, it says; '*the aim of this Bill is to repeal and replace the National Payment Systems Act 2009. The Legal Framework relating to payment systems is contained in various Legislations, whereas the current Payment Systems Act 2009 addresses the regulation of many aspect of payment systems. Other areas such as Payment Services are regulated by other legislation*'. So when this Bill becomes enacted and take the force of law, it would now encompass all other regulations and penalties embedded in it. But as it stands now, some of the penalties here are not captured in this 2020 Bill that is presently before us. So what they have done now is to give this particular Bill, if enacted, the authority and the power to even tender evidence in Court.

Mr Speaker, Honourable Members, if you go to the Memorandum of object, it says; '*furthermore the law does not make provision for admissibility of electronic evidence in Court in the 2009 Act*'. So I think what is missing in the 2009 Act is been captured in this 2021 or 2022 Act that we are currently debating. So with the enactment of this, it will now give the powers to the Bank of Sierra Leone to regulate the Electronic Payment Systems to match up with current trend. In other words, the 2009 Act did not capture most of the areas captured in this new Act.

Mr Speaker, Honourable Members, if you go to the 2009 Act, under the supervision, it clearly tells you that for the supervision of payment system, '*the Central Bank may establish and operate payment, funds transfer, clearing and settlement system subject to such rules as it may prescribe*'. When it comes to the Bill before us, it has given the Central Bank more powers to enforce or to regulate the Electronic Payment System. With the 2009 Act, it was limited to just few areas and the other areas are in other Legislation.

Mr Speaker, Honourable Members, on that note, I want to encourage colleagues Honourable Members to see reasons as to why we should enact this particular Bill before us. The Drafters and the experts from the Central Bank know exactly what they are up to, and our role here as Lawmakers is to give them the powers so that they can be able to regulate the market in the best interest of the nation. I thank you very much.

THE SPEAKER: Thank you for your contribution

HON. HASSAN A. SESAY: Thank you very much Mr Speaker. Mr Speaker Honourable Members, the financial expert have done their bit by analysing and let us know exactly why the Bankers have decided to bring this Bill to the House. We cannot now say it is not necessary for us to have a revised Bill. What the Drafters have done is to make sure that powers that never existed are now given to the Banking System so that people who used to flout the laws and exploit the public because of those loop holes are now put on check. I think we will not have a problem, and we cannot stand in the way of people who know the financial system better, and are trying to bring in laws that will regulate the financial system.

Mr Speaker, my colleague from Mile 91 was talking about protecting the people that we are representing. We have seen several situations where our people fall victims to persons providing financial services, and at the end of the day there is nowhere to seek redress. So, for us to have such a Bill is a welcome idea, and I think we must ensure that more powers are given to the Banking system to regulate those services so that our people are protected. With the coming of this Bill to this House, we hope that more regulations will come to address issues that have not been captured in this Bill just so that the people feel more protected and secured in doing business with other people.

Mr Speaker, for this Bill to address the issue of licences is also very encouraging because formally, people will come and begin operation without obtaining Licence to operate. An example is the issue of Wealth Builders my colleague was talking about that caused so much distress for some families. Mr Speaker, I am very much happy that the attention of the people within the Banking system has been drawn to such anomaly,

and they are now putting in place measures to ensure that people who want to operate financial services like the Wealth Builders are properly regulated.

Mr Speaker, Honourable Members, I think having the 2009 Act being repealed and replaced is a welcome idea. We just hope and pray that it will be implemented to the letter so that the people we are representing can be protected. Let us do everything within our reach to prevent scammers from having a field day on our people.

Mr Speaker, Honourable Members, once more we welcome this Bill, and I ask that the financial experts look into those concerns raised by colleagues Honourable Members. Having said that, I would like to say we welcome such a Bill, and we definitely want to see it go through this House and become law, thank you very much.

THE SPEAKER: The Leader of Government Business.

HON. BASHIRU SILIKIE: Mr Speaker, Honourable Members, I want to thank all colleagues for contributing to this debate. It has been said clearly that this Bill is not contentious and as Parliament, having done due diligence thankfully last week, there was a consultative meeting between ourselves and the Technical persons from the Bank of Sierra Leone and they gave us details of this Bill. For some colleagues who were not at the meeting, Mr Minister you have heard their questions and concerns, we hope they will be answered. It is their right as Members of Parliament representing their people, that whenever a document is brought to this Parliament and issues are raised, it is incumbent on the person that is pioneering that document to thoroughly explain and make the Members of Parliament understand before passing any Bill or Agreement into law.

Mr Speaker, of course we listened to some Members of Parliament who spoke about Wealth Builders. I am sure this new management of the Bank and the Ministry are very proactive, they have drafted the Deposit Protection Act that will be brought to this Parliament; this Act will have to protect institutions and monies of such nature. We would not have Banks or institutions coming and dealing in financial transactions and at the end of the day they either go into liquidation or they run away with people's money.

Mr Speaker, with this new law, monies will be kept aside for any eventuality. For example, if the said institution faces difficulties that they could not pay the people, the Bank of Sierra Leone will go into those Accounts and pay on behalf the defaulting institutions. I think that Bill is in process, and in our last consultative meeting the Director of Legal Affairs at the Bank of Sierra Leone explained to us.

Mr Speaker, Honourable Members, with the National Payment Systems Act, we are very sure that the Bank of Sierra Leone will now manage its own switch. We currently have a system in which even to do transactions with Visa Cards and other means is extremely expensive, especially when you travel to other countries. For all of us who travel, when you go to other countries and you want to do transaction from Local Banks, you will notice that the tax that is charged is exorbitant because the switch that manages those Accounts are not owned by Sierra Leoneans; they are owned by other countries. So, all of these transactions have to go through those other countries that own the switch. That in itself has its own financial implications.

However, Mr Speaker, Honourable Members, when this Bill finally becomes law, we are very sure that the Government will now have its own switch that will have the responsibility to determine the interest or tax to be levied on any transaction done either through the Banks , Visa Card or any other Card used for transaction purposes.

So Mr Speaker, Honourable Members, for the issues raised by Honourable Aaron, it is clear that not everything will be put in the Bill, of course there will be regulations. We expect the Ministry of Finance to bring us regulations after passing this documents into law. Those regulations will spell out a lot of other grey areas that have not been captured by the Bill. Generally, the Bill cannot capture every issue that was raised.

Mr Speaker, Honourable Members, the fact that this Bill is not controversial, I crave on your indulgence that we go to Committee Stage, and wherever we have issues or concerns, as Members of Parliament we can address them. The Bill is our property, so when we get to Committee Stage, we expect Members of Parliament to meaningfully contribute so that we come up with an Act that will stand the test of time.

Mr Speaker, Honourable Members, it is now very clear that the 2009 Act currently in existence has a lot of grey areas that have been corrected in this new Bill. And when we go to Committee Stage, we will definitely correct areas that need to be corrected by the Honourable Members. Thank you very much Mr Speaker, thank you Honourable Members, I want to appreciate all of you for the contributions.

THE SPEAKER: Yes, Mr Minister

MR SHEKU FANTAMADI BANGURA*[The Minister of Finance]* : Thank you Mr Speaker, thank you Honourable Members for the debate and the exchanges on the Bill. We took note copiously on the issues you needed clarifications on.

Mr Speaker, Honourable Members, let me give a preface, which I think the Central Bank of the Government of Sierra Leone in their Pre-legislative engagements with Members of Parliament did provide the context for the proposed repeal of the Payment Systems extant Act of 2009.

Classically, our Payment System landscape has been evolving, but we must bear in mind that the financial sector is a very dynamic sector. Dynamic in the sense, globally what has been happening, providers of Banking services or financial services are most times ahead of legislators. They do things because the sector itself is a sector that does business, and in doing business, the competition is very rife and high. So what we have been doing is catching up with those developments. In the country that we are right now, payment system architecture that we have borders around Real Time Gross Settlement System [RTGS] that would allow you to transfer funds between Banks of maybe the same Agency; the same Banks among themselves. You may need to have a system where banks will have to be talking to each other that will allow you to facilitate finalization of transactions between banks. You may require different infrastructure to allow that to happen in seamless ways.

Mr Speaker, Honourable Members, those are some of the weaknesses that we have in our systems which we want to address. The extant law that we have dose not actually cover all the ambitions of the Central Bank to be able to do that. And not only that, what

we have seen over time, people are doing E-money transfers, or we still have MNOs that provide data calls, service transfer but they have entered into the realm of doing financial transactions themselves just to be able to facilitate the way people do business very easily.

The extant laws that we have, it is very clear from the Bank of Sierra Leone that they need to have these laws robustly to be able to ensure that we catch up with these services and build up the financial infrastructure of Sierra Leone to be able to catch up with these development that are happening globally. So that is the foundational piece of this; it is building the framework for the Bank of Sierra Leone to be able to effectively regulate the dynamic development that are actually taking place in the financial sector globally so we have to be playing catch up, that is the foundational piece.

So here, what has happened is, whether it has to do with E-money, which is Fintech-technology [financial technology] where people are facilitating settlement of payment transactions maybe for the paying of Bills or for the settlement of paying plain transactions or even paying payroll; ACX systems that are being used in many other countries which I think we have started introducing here as well.

Mr Speaker, Honourable Members, now you have laws that will allow the Central Bank to regulate people who are bringing these technologies or infrastructure into the financial system.

Extant Laws that we have, we also have what we called the National Switch which the Central Bank is trying to introduce into the system that will allow interact ability between all these different financial infrastructure systems that are out there.

Now, the current law does not allow for that, but that is the foundation on which that investment is going to be built upon. This law will allow the Central Bank to regulate that particular infrastructure and any enhancement to it that could allow any improvement that comes in the facilitation of transactions. So that is the foundational piece of this Bill, and we think it will allow the Central Bank to manage the risk that are associated with these new technologies that are actually emerging.

Mr Speaker, Honourable Members, Bit-Coin will require a completely new law because that would not be necessarily a payment system platform because it is an instrument that you are going to do to create a new market. So that is a completely different law that has to come for that. So this is the infrastructure to facilitate transactions between banks and across banks and the new ones that will come that are operating in that realm.

Mr Speaker, Honourable Members, many questions came across which I thought we must pay justice to.

1. There was a whole issue around ownership of the law itself, not only ownership of the law but ownership of the systems themselves that would be operative.

The clarification that I would provide here is that the Bank of Sierra Leone has the powers, is going to be the owner of the law itself, that is what this Parliament will empower the Bank of Sierra Leone to do. Payment System Act itself will be owned, managed, operated or regulated and implemented by the Bank of Sierra Leone. The law equally allows the Bank of Sierra Leone to own its own Payment system or architecture. So you can still have one as a Bank, being the Bank of Commercial Banks. So I would imagine they would have that right to have one as well because they have their own client structure to play around with.

So, ownership of the Act which you asked, will be as per the law in the way it is written, empowered and sit with the Central Bank, and the Central Bank is equally given the power to be able to provide the service itself by owning an infrastructure along that line.

So in the way the Act is drafted, there is a lot of flexibility that is provided in it; it allows the Bank to regulate all those who will be providing the Payment Systems Service itself in different forms that they may come.

2. There is an issue around membership of the Committees. I think It was Honourable Aaron that made some comments around the membership of the Committee, issues around quorum etc. On that aspect, what I would say is that the flexibility is provided in the law that empowers the Central Bank to make regulations to take into account all of

those issues. In the law as well, I think in Sections 5 and 6, the system itself has provided for a charter that will define exactly how the Committee itself will be managed; whether it has to do with quorum, whether it has to be number of members who should be there, but for the list that is provided there, it gives the Central Bank the flexibility to be able to structure the Committee itself and gives it all the rules and regulations that they may have to follow to ensure that they function very properly. So that is in there.

3. There was also issue around complaints, how this could be addressed in case there are people who feel aggrieved or not properly treated in the way they would carry out transactions. There are also in the proposed Act, provision for complaints procedures, and I think it is all part of the flexibility that is provided in the Act. If you are a service provider or a user of the service itself and you feel aggrieved for a transaction going wrong, there is a complaints procedure that you may have to follow through. That will be managed through the Committee itself or some avenue that is provided for in the Act for that to happen. So I think that is provided for.

4. There was an issue around identifying flaws of extant laws. I think that is why we are proposing to repeal, and the proposed Act itself has all the values and virtues of the new Act which in itself I think identifies some of the weaknesses that are actually in the extant Act that we have currently. So we are trying to enhance some of the flaws that we have seen, for example, as it is written in the memorandum of objects there to say, '*the Bank of Sierra Leone itself prior to this Act coming into force has come to realize that what it has is largely supervisory as opposed to even oversight powers in providing licences for new operators who are bringing in new equipment to carry out their services*'. So that is a flaw that we want to ensure that the Bank of Sierra Leone is empowered to be able to ensure that for every system that you are bringing into the country to enhance our payment architecture, they are able to pool-proof that before you are allowed entry to operate. But also, there are issues around our laws that do not take into account admissibility of electronic evidences for example. So what this will do, since you are opening the space for digital financial transactions and regulations over that, you are giving the powers as well to ensure that evidences that are emanating

from that medium of transacting financial services can be taken to court to be able to pursue whatever claims somebody may have to take to the court.

5. There was an issue around the role of NATCOM versus that of Bank of Sierra Leone regarding the licensing of services provided by MNOs.

The clarification here is that NATCOM has the right to license MNOs to provide Mobile Network Services. But when these MNOs want to undertake financial services, transactions or activities, that will qualify for a financial activity. And the purview for licensing or regulating that, this Act provides that in the domain of the Central Bank. It is a completely different activity because you are transcending beyond what you were originally allowed to provide within telecommunication laws; data services, voice calls and the like. Now you are entering financial services transactions which are going to be regulated completely differently, for example, Orange-Money, Africell-Money, Fintec Transactions etc. I would give you an example of Fintec; if you are travelling and you are trying to do a Covid test for example, it is a Fintec platform that you are using to make payments, but that is not properly regulated as I speak right now.

So, what this law is providing, is giving Central Bank full visibility over controlling the structure of that platform and ensuring that everything that platform does is properly regulated to be able to ensure that you do not involve in a lot of other issues that have to do with Anti-Money Laundry and the likes. So that is the space that we are actually empowering the Central Bank to enter into.

Mr Speaker, Honourable Members, I think I have actually covered most of the key issues. There are some of the issues that I thought clarifications were provided from the Floor among Members themselves, but to just sum up, what we are trying to do here is just to ensure that we empower the Bank of Sierra Leone to catch up with some of the advances in technology and have a law that is flexible enough, empowering them to be able to develop other extant regulations that may be able to adapt in a very dynamic sector, and ensure that they are empowered enough to be able to effectively regulate the risks that are associated with these new technologies and infrastructures that are coming up.

Mr Speaker, that is all I want to say and on that note, I move again that the Bill entitled: The National Payment Systems Act, 2021 be read the second time.

[Question Proposed, Put and Agreed to]

[The Bill entitled: The National Payment Systems Act, 2021; being an Act to regulate the National Payment Systems and to provide for other related matters has been read the second time]

THE SPEAKER: Yes.

HON. AARON A. KOROMA: Yes Sir, Mr Speaker, I stand on **S.O 51**. I am still of the opinion that anything that is not addressing the security and welfare of our people is most contentious. I have highlighted a lot of issues and laws have to be consistent. All other laws were passed, I have addressed issues of how meetings are held; they do not come under regulations, we have seen that this law has to do with Agents and it has to do with our people, more so when we have a good number of our population that are in this business. This law is not addressing issues of how we can protect those agents, so that is why I believe this law must be sent to the Committee on Legislative for it to be thoroughly looked at and finally come up with a law that is people centered. Let us not pass it in such a rush, thank you very much.

THE SPEAKER: Yes, Mr Leader.

HON. BASHIRU SILIKIE: Mr Speaker, Honourable Members, we have spent more than six hours on this Bill. We have called the technical people, we sat and discussed this Bill together, issues were raised at the consultative meetings, questions asked and answered, and unfortunately my colleague from that point was not at the consultative meeting. So, if we have issues, I believe because of time, when we go into Committee Stage, those issues can be raised and they can definitely be captured. For us to go again and commit this Bill to Pre-legislative hearing will be difficult. Let us not forget that we have committed so many documents to the Legislative Committee, and the

session is fast coming to an end. So, for the purposes of time, let us continue this one and the concerns raised will be addressed here, thank you.

THE SPEAKER: Honourable, when you make an application under **S.O** 51, is just a matter of committing the Bill to the Committee Stage; a specialized Committee or so. But I think a Committee of the whole House in handling issues like you raised would be okay instead of sending it to a smaller Committee.

HON. AARON A. KOROMA: With due respect Sir, **S.O** 51 is very clear; by right the Leader was not supposed to make a comment. After my submission, you were supposed to put the question for a motion to be taken.

THE SPEAKER: Certainly, but when I sit here, I am the arbiter of the Procedure when I sit here, Honourable Member, thank you.

HON. AARON A. KOROMA: But I ask that we respect the laws that govern the procedures of this House.

THE SPEAKER: I know, in fact even when I allow people to make comments and so on, is part of the procedure because I am the arbiter. I am the procedure when I sit here.

HON. AARON A. KOROMA: That is the beauty of Democracy.

THE SPEAKER: Thank you very much *[Laughs]*

HON. AARON A. KOROMA: We must be heard and we must respect the laws we make.

THE SPEAKER: When the Speaker sits, he is the procedure, yes. So, if you still insist, then I will put the question but I really believe that we should handle a matter like this in a Committee of the Whole House. We can bring in views, we debate views and we put them in instead of sending it to Legislative Committee. A matter as serious as this, I

think can best be handled by the Committee of the Whole House than we send it to a smaller Committee where most Members will not be present.

HON. AARON A. KOROMA: Mr Speaker without questioning your wisdom, I do believe that most of the issues that I have raised can also be dealt with at the Committee of the Whole House. So I concede that we go to the Whole House and then look into the issues instead of taking it to Committee Stage to be looked at.

THE SPEAKER: Thank you very much, Honourable Aaron, thank you.

[The House resolved itself into Committee of the Whole House].

THE CHAIRMAN: Honourable Members, Committee Stage. Bring in your ideas, bring in your comments, we can do minor amendments here and there, let's deal with this Bill in the Committee of the Whole House. I expect you to bring out all your ideas or your suggestions. Yes, Mr Minister.

[Parts 1, 2, 3 and 4; Clauses 1 to 25 stand part of the Bill As proposed]

THE CHAIRMAN: Honourable Members, let's go Page by page. Page 1?

HON. BASHIRU SILIKIE: Mr Chairman, Page 1. I move that '*the Bill entitled; The National Payment Systems Act, 2021* be amended to read; '*the National Payment Systems Act, 2022*'.

THE CHAIRMAN: Any seconder?

HON. JOSEPH WILLIAMS-LAMIN: I so second, Mr Chairman.

[Question Proposed Put and Agreed to]

[The National Payment System Act, 2022 as amended form part of the Bill]

THE CHAIRMAN: As we go along we would put all the amendments together and do them in a whole. Yes, let's proceed. Is that all for Page 1?, Page 2? Mr Conteh, can you get somebody to record the amendments? Page 3?, Page 4?, Page 5?.

HON. PC BAI KURR KANAGBARO SANKA III: Yes, Page 5.

THE CHAIRMAN: Yes, Chief.

HON. PC BAI KURR KANAGBARO SANKA III: Page 5, the expression '*the multilateral netting means an arrangement among three or more parties to net their obligations.*' I want a quick explanation on Page 5, the last paragraph from the Minister before I put in my amendment.

THE CHAIRMAN: So chief, you want to know what that means? Mr Minister.

THE MINISTER OF FINANCE: Maybe I would refer back to Page 6 on what **netting** is and then you relate to what '**multilateral netting**' means. So on Page 6, the last paragraph, **netting** means; '*the determination of the net payment obligations or the determination of the net termination value of settlement obligations between two or more system participants within a system*' And the **multilateral netting** would mean when you are going among multiple participants not only within a system but across systems. I hope that provides clarification?

HON. PC BAI KURR KANAGBARO SANKA III: Mr Chairman, still there is confusion there. When you read Page 5, that particular paragraph, they said three or more parties, but when you go down to the definition of **netting**, it mean *the determination of the net payment of obligations or the determination value of settlement obligation between two or more...* So what?

THE MINISTER OF FINANCE: Two or more participants within one system versus multiple systems; multilateral. So you are having more than one, two, three and more. So that is what we are talking about. so if you have systems that are owned not only by multiple Banks but multiple payment infrastructures, and there are transactions that are

in assets and obligations of each of those, it is the netting of those transactions that they are referring to.

THE CHAIRMAN: Are we okay, chief?

HON. PC BAI KURR KANAGBARO SANKA III: Yes sir.

THE CHAIRMAN: Thank you very much. Page 5?, Page 6?

HON. PC BAI KURR KANAGBARO SANKA III: Mr Chairman, Page 6. They said '*National Payment System includes the whole of the services that are associated to sending, receiving and processing of other forms of payment*'. Can't we include the Act of 2021?

HON. IBRAHIM TAWA CONTEH: I think it is properly captured because it is an explanation of what the infrastructure would do, what it tends to address; receiving, sending...

THE CHAIRMAN: It is a mere definition of what the National Payment System is. Page 6?, Page 7?, Page 8?, Page 9?

HON. PC BAI KURR KANAGBARO SANKA III: Page 7, the last paragraph. They said, Payment Gateway will mean; a payment service facilitating the authorization of Cards or Direct Payment Processes for E-businesses, online retail etc. I just want to ask the Minister, what is there about Clearing House Process? Is the ACT going to be the same as ACH [Automated Clearing House]?

THE MINISTER OF FINANCE: It does not apply here. The Automated Clearing House is a system for facilitating particular type of transactions, for example, Payroll. I hope I am right, my colleagues are here. Like payroll, if you want to pay me through a banking system, you don't give me cheque, but there is a way you can pay my salary directly into a bank. So ACH will allow you to facilitate that kind of transaction. I would imagine the definition is as is defined; it is a system that facilitates the authorization of transaction by a particular type of system like Cards or you are doing E-transaction or

online retail. So that is basically what they are talking about here. I think it is clearly defined. Payment system has a clear definition.

So Mr Speaker, Honourable Members, there are many definitions of Clearing Systems here on Page [9]. Like the Real Time Draw Settlement System [RTGS] for example, that is a clearing system in my view. I think the definition is there where you clear transaction at the end of a given day. So, with RTGS, it means a settlement that effect final settlement of funds, payment obligations, book entry of securities and instruments on a real time transaction by transaction basis, as this occur during operating hours in the possessing date. That is a clearing system for example, clearly defined for a particular type of clearing infrastructure. So that is what we would refer to as clearing system out there.

THE CHAIRMAN: Chief, are you okay? Page 7? Page 8?, Page 9?, Page 10?, Page 11?, Page 12?

HON. ABDUL MARRY CONTEH: Mr Chairman, Page 12, it is a minor one. Clause 4, *Side Note* reads; '*corporation with other authorities*'. What we have in clause 4[1]; '*the Central Bank shall corporate...*' The spelling of **cooperate** there.

THE CHAIRMAN: Yes, Clerk, take note.

HON. MARK MAHMOUD KALOKOH [Dr]: Also on the same page, the Clerk should take note of the spacing of the words.

THE CHAIRMAN: Spacing of which particular words?

HON. MARK MAHMOUD KALOKOH [Dr]: The word **with**, **W** is away from the other letters [*ith*], and the word **Central Bank** is not separated [*Centralbank*].

THE CHAIRMAN: Okay, Mr Clerk, take note. Page 13?

HON. ABDUL M. CONTEH: Mr chairman, page 13, Just a quick clarification; '*the committee shall comprised the representatives from following institutions...*' When you look at the object for which this Committee is going to be set up, at some point there are going to provide advisory services. So, the question here is, is there going to be

certain level of specification representative at Director level or it can be any representative?

HON. IBRAHIM T. CONTEH: Mr Chairman, I think what this provision seeks to address is to re-enforce the powers that the Central Bank has under section 43 of the Banking Act of 2019; the issuance of licences. Now what the Committee would do is an expansion of the licences regime under section 43 of the Banking Act. That is more or less what it would do; support the Central Bank in regulations and all.

HON ABDUL MARRY CONTEH: Okay, in other words the level of representation.

HON. MARK MAHMOUD KALOKON [Dr]: Yes, Mr Chairman .

THE CHAIRMAN: Yes, let me hear you

HON. MARK MAHMOUD KALOKON [Dr]: It is the same area, 5 [1]

THE CHAIRMAN: Have we exhausted this particular point? Honourable, please hold on, hold on. Honourable Dr Kalokoh there is an issue on Floor right now, please let's exhaust this one. Honourable Marray Conteh, are you comfortable with the explanation given?

HON. ABDUL MARRY CONTEH: I think the Minister is about to do that. We are talking about the level of representation.

THE CHAIRMAN: Okay, let's here the Minister.

THE MINISTER OF FINANCE: Mr Chairman, Honourable Members, in terms of defining the level of representation among the institutions that are listed in the Committee, there is a provision under 6 that says that this Committee shall be guided by Statutory Instrument which will be a Charter, and in that Charter we will have to define very clearly all the details of who should sit from these Institutions and form part of that Committee. So it is part of this law, in my view, but it should be clearly defined, but there is a flexibility provided there for the Bank to work further to clarify what that would mean, who will be that person; whether is a Governor or Director etc.

THE CHAIRMAN: Under Regulations?

THE MINISTER OF FINANCE: It will be Clause 6, on page 14 to read; that the Central Bank shall by Statutory Instrument make Regulations on the establishment relating to the Committee which shall include, without limitation, the charter of the Committee. So within that, there will be clear definition [*undertone*], yes, so that would have to come to the Floor of Parliament again as an Instrument that would define clearly who and who in these institutions shall sit and form part of the Committee itself

THE CHAIRMAN: Let me hear Honourable Aaron,

HON. AARON A. KOROMA: Mr Chairman, I have heard from the Minister. In as much as his submission makes sense, what we want to get clearly is that we have passed laws here that also have provisions to make regulations. For example, the Local Government Act was passed in 2004 but on to date there has not been any regulations. So we should not bank on that provision that because there is room for the submission of regulation, we cannot make clear provisions here. What the Honourable Members is saying is quite in place. I have read other laws, I am not sure it would cause any harm just to add by saying; '*and all Commercial Banks of not below the rank of Directors*'. Meaning, it goes now for all other Institutions, so that representations that would be sent to this Committee should not be below the rank of a Director.

Secondly, Mr Chairman, Honourable Members, for Clause 5 [2i], I also have the feeling that this might be a room for abuse because if you just say, '*any other institution determined by the central bank*', this may be abused. The composition of a Board has to be predictable; we have to know those that are statutory members and those that are co-opted members. That one has to be spelt out, but if you just have it like it is here, it can be 20 or 30 and at the end of the day, these other bodies already spelt out in the Act will be powerless because the Bank of Sierra Leone will just bring in other institutions because they want to sail through easily. So let's have a definite number to be inserted instead of just saying any other institution determined by the Central Bank,

HON. BASHIRU SILIKIE: Mr Chairman, for 5 [2], '*All Commercial Banks*' . The Honourable Member was opposing that the persons should not be below the ranks of Directors. What they have done in this Bill is Institutional Representation. When you go

to Bank of Sierra Leone they did not stipulate the position the person should hold, when you go to the Accountant General's Department, they did not say the Accountant General himself or the Deputy; they just say from the department. And if we now say all Commercial Banks not below the position of a Director, we should equally say the same for all of these other institutional representations. The reason why the Honourable Members was raising this is that we have situations for instance, when we make Boards or Committees of this nature, when you say institutional representation, some offices can prefer sending far junior positions to these meetings. And most times when decisions are reached at those meetings, such decisions may not have the effect on the institution because the person representing that institution does not have the locust to convince management. That is the constrain we are having during most of our oversight activities. So that is why we have decided to caution ourselves

THE CHAIRMAN: So what do you advice, do you go in line with what Honourable Aaron is saying?

HON. BASHIRU SILIKIE: For it to be uniform, we can say from **A** to **H** should not be below the rank of a Director, we cannot just limit it to the Commercial Banks.

THE CHAIRMAN: Okay,

HON. AARON KOROMA: Example, we can add a proviso.

THE CHAIRMAN: Mr Conteh, are you taking note of this? Mr Minister, are you okay with that?

THE MINISTER OF FINANCE: Well, I am mindful of variation in the structures of institutions. So I would imagine, Commercial Banks are structured differently from the Accountant Generals Department or that of the NRA, and similarly so how a Fintec structure will be settled.

So Mr Chairman, I would want the flexibility provided here to allow the Central Bank in the development of the Statutory Instrument which this House of Parliament is going to approve, to provide the details of the clear structure of what a Committee would look like. That is a better way to assure ourselves that we would have done due diligence on

ensuring that you are satisfied with the quality and structure of the institutional representation at the Payment System Committee. That is the way I would want us to go, and as such, we ask that the flexibility that is provided here remains.

THE CHAIRMAN: Mr Minister, what do you advice in the current circumstances?

THE MINISTER OF FINANCE: My advice is, we keep it as it is and allow Clause 6 that makes a provision for a Charter to be established, and that Charter should clearly define the representation and the level of representation from different institutions in the Committee. The Committee is a specialized Committee for a particular type of service. They are going to be providing advice to the Central Bank not only for operation, but also guiding on many aspects of ensuring that the Payment System risks are properly managed. Not only that, even the oversight role the Central Bank will be playing will be guided by this Committee. So it is a very technical Committee, I would imagine that there needs to be a far much more deeper instrument as is provided for here ,which is the Charter, to do that job as opposed to putting it in the law as it is right now. The law is flexible enough to allow us to do a proper job that can give satisfaction and bring it back to the House-that is my advice.

THE CHAIRMAN: Let me hear Honourable Aaron on this first, please hold on. Yes, Honourable Aaron, what is your position?

HON. AARON KOROMA: Mr Chairman, my position remains, what we submitted is actually not about someone having to be a Director at all cost, you can even have the CEO to sit at the Committee. What we are saying is that at least, someone should not be below the rank of a Director.

THE CHAIRMAN: Hold on. Honourable Aaron, what the Minister is saying, probably the organogram of different institutions might differ. In the Commercial Banks, maybe you will be talking about Directors, but in other institutions they will be having some other titles other than Directors and so on, or they may have a particular individual heading a particular unit within that particular institution that is not a Director but

knowledgeable enough to handle matters of these nature. I think is the kind of point he wants us to understand.

HON. BASHIRU SILIKIE: Mr Chairman, because of that, I would advise the Bank, because of the seriousness of the Committee, to do a Regulation and instruct on the member or the person that should represent the institution.

THE CHAIRMAN: The question is, when?

HON BASHIRU SILIKIE: They will be bringing the Regulations because the Act says so.

THE CHAIRMAN: The question is, when? Mr Minister, can you tell us anything as to the time line.

THE MINISTER OF FINANCE: It is contingent on the passage of the current proposed Bill.

THE CHAIRMAN: We know, but do you have fair idea?

THE MINSTER OF FINANCE: This should be as soon as possible. This is because there is a draft already being worked on...

THE CHAIRMAN: That is the fear expressed by the Honourable Member, you know.

THE MINISTER OF FINANCE: So once the Bill is passed, I think we would have the authority to conclude every work on the Statutory Instrument.

THE CHAIRMAN: Honourable, I would urge that we accept it as it is, but if you fail to bring the relevant regulations then we take matters in our hands. Yes, Chief.

HON. PC BAI KURR KANAGBARO SANKA III: Mr Chairman, I will find it very hard to accept this explanation. I have never witnessed a Bill that has been passed based upon future Instrument to be brought back on that Bill. Immediately a Bill is passed, and we ask that the Instrument come in, it would automatically require two-thirds majority for us to deny it. It is the legal law that when Instruments are laid on the Table for twenty-one days, we need two-thirds majority for us to reverse that. So that

means they would override us as we go along because we cannot get that two-thirds majority. You need about ninety-six people to get the two-thirds majority.

THE CHAIRMAN: Okay, hold on Chief let me hear him, he wants to say something.

THE MINISTER OF FINANCE: Mr Chairman, Honourable Members, let me provide additional information supporting the development of the regulation after the Bill is passed. The Bill is part of giving our international commitment, and last year it was Tabled here and we met that. The Payment System Regulation is equally part of international commitment tied to several support of the government and also to the development of our financial system in the country. For example, within the World Bank architecture, we have the Development Financing Operation that is proposing **\$75MIn** grant to the government of Sierra Leone Direct Budget Support.

Mr Chairman, Honourable Members, one of the reforms that are slated, and which we hope to conclude between June and September for example. Once this is passed within that time frame, that regulation should be ready. We have a draft that is ready right now, and we are only going to be working through different consultative processes across the country to be able to ensure that we submit this in time to Parliament. So we have very statutory timeline driving that particular regulation in tandem with the current proposed Act that is been considered. So there is a lot of force at play here.

THE CHAIRMAN: Is alright.

HON. AARON KOROMA: On that note Mr Chairman, perhaps what we can take as solace is when we have proviso to state that this Bill will only take effect after the regulations must have been passed by this House.

THE CHAIRMAN: Yes, Honourable Sellu

HON. MUSTAPHA SELLU: Mr Chairman, if you go down to 3; '*the object for which the Committee is created is to advise the Central Bank on regulations and oversight of the National Payment System*'. So this body is not just an ordinary body.

THE CHAIRMAN: Is just to advice the Bank of Sierra Leone.

HON. MUSTAPHA SELLU: Yes, is just to advice. For all the Bills we have enacted here, I have never seen a Bill like this. For example, at one point we say Bank Governor and at another we say Director or Accountant General.

Mr Chairman, as for the regulations, unless the Minister wants to break the record but I have not seen any regulations since I came here. The regulations we have seen are the regulations during the past Parliament. Unless it happens that the Minister wants to break record now by coming with regulations for this one.

THE CHAIRMAN: I take solace in the fact that the purpose of creating this Committee is only to advice the Bank of Sierra Leone. I don't think any harm will be done by creating a Committee just to advise.

THE CHAIRMAN: Yes,

HON. AARON A KOROMA: What if defining the composition and positions of the Committee members we overturn the functionality of that Committee? By defining that this person should be the rank of Executive Director etc. to make sure we provide flexible decision making presses, would that determine anything to change the functionality of that Committee? If not, why can't we just define that?

THE CHAIRMAN: I don't really think so. Honourable Aaron, I advise that we just move on because I do not think this will create any difference, especially when it is just to advise the Bank of Sierra Leone.

HON. ABDUL MARROY CONTEH: Mr Chairman, I think whiles we are still working on that same page, I just also want to move that [I] be deleted; '***any other institution determined by the Central Bank***'-that one is too loose,

THE CHAIRMAN: Okay, I agree.

HON. IBRAHIM TAWA CONTEH: Mr Chairman, like you said, I do not think the Committee can go beyond their scope; their scope is more or less to advice.

THE CHAIRMAN: Is just to advice.

HON. IBRAHIM TAWA CONTEH: And besides, like the Minister said, the structures of the Central Bank or the Commercial Banks are completely different. So if we attach or assign a particular level that is not in Commercial Bank 'A' structure, then you would find it difficult to send representation.

THE CHAIRMAN: Yes, I agree.

HON. MARK MAHMOUD KALOKOH [Dr]: Mr Chairman, every institution has Senior Management. This is very simple; we just need to say, '*the Committee shall comprise the Chairman and senior representatives from the following institutions*', period.

THE CHAIRMAN: Within the senior management cadres.

HON. MARK MAHMOUD KALOKOH [Dr]: Yes.

THE CHAIRMAN: Mr Minister is that okay? *[Undertones]* Not below the rank of senior management cadre. Honourable Aaron, I think that is okay, not so? Mr Clerk, take note of that; '*not below the senior management cadre*'.

HON. ABDUL MARRY CONTEH: Mr Chairman, still Page thirteen. First one, '*there is hereby establish a Committee to be known as National Payment Systems Committee*'. The word '**Committee**' is missing, it should be added.

THE CHAIRMAN: Where are you?

HON. ABDUL MARRY CONTEH: Page thirteen, 5 [1] If you look at the Side Note, it talks about '*establishment of the National Payment Systems Committee*',

HON. PC BAI KURR KANAGBARO SANKA III: Mr Chairman

THE CHAIRMAN: Hold on, chief. Not below the senior management cadre, right? Are we still deleting '**I**'? Let's leave '**I**' as it is. Yes Chief.

HON. PC BAI KURR KANAGBARO SANKA III: Mr Chairman, we are in such a rush, but when you look at the Bill, Part 2, Page 11[a], they said '*frame policies for continuous modernization of the National Payment Systems*'. That means the Central Bank will be regulating itself and providing more regulations that will not be driven from these because we have given them the right to come up with policies.

The Banking system, the IT, the E-Money, M1-M2 movement will create opportunity for them to frame policies. So that means they would not even have to consider Parliament again. So I just want the Minister to clear that for us.

THE CHAIRMAN: No, when it is within the purview of Parliament they would come.

HON. P.C BAI KURR KANAGBARO SANKA III: I am not yet done Sir.

On the same note, '*the Committee shall comprise representative from the following institutions, all the Commercial Banks...*' Why do we conclude only on ***all Commercial Banks***? Is it because we do not have Investment Banks, Agricultural Banks or Merchant Banks in Sierra Leone? I want the Bank Governor to assist here.

THE CHAIRMAN: Chief, that is why we have 'I'; '*any other institution determined by the Central Bank*'. If their presence on that Committee becomes relevant, they will be included.

HON. P.C BAI KURR KANAGBARO SANKA III: You put up a very nice point, very good as a Lawyer, but in the future, if you say *all the Commercial Banks*, I am thinking of that specific Bank, '*Commercial*'. By now, the Government and the people of Sierra Leone should have Investment and Agricultural Banks but we do not have them. Let us now put in something that captures them so in future if we do have them, then they can be part of the National Payment System.

THE CHAIRMAN: Chief, 'I' can take care of everything. Everything or every other institution we have not anticipated is taken care of under 'I'.

HON. P.C BAI KURR KANAGBARO SANKA III: Yes, I can go and open a Savings and Loan Association in Masingbi and they can consider it as one, but am I fit?

THE CHAIRMAN: Yes, certainly.

HON. IBRAHIM TAWA CONTEH: You will be represented by Apex Bank based on the volume of your business. It depends on the quantum of your business.

HON. ARON ARUNA KOROMA: Mr Speaker can we give I a qualifier?

THE CHAIRMAN: Yes.

HON. AARON ARUNA KOROMA: Mr Chairman, can we give 'I' a qualifier? Instead of us just having it as '**any other institution**' which is loose, it can even be something not related to the subject matter. So let us have it as '*any other relevant institution determined by the Central Bank*'.

THE CHAIRMAN: Any other financial Institution

HON. AARON ARUNA KOROMA: So we don't just have it as it is because it can be abused. If we just say any other institution [Interruption]

HON. BASHIRU SILIKIE: Sorry, we cannot equally say '*financial*'.

THE CHAIRMAN: Any other relevant?

HON. AARON ARUNA KOROMA: Yes.

THE CHAIRMAN: Mr Minister is that okay?

THE MINISTER OF FINANCE: Mr Chairman, '*any other relevant institution determined by the Central Bank*', is okay.

THE CHAIRMAN: Honourable Members, any other relevant institution.

HON. P.C BAI KURR KANAGBARO SANKA III: Why can't we use '*financial*', I want to know the reason.

THE CHAIRMAN: No, no, not necessarily financial, it might be an institution...

HON. AARON A. KOROMA: Because the Bill is talking about finance so the relevance of it has to be finance related.

HON. BASHIRU SILIKIE: Thank you.

THE CHAIRMAN: It might be an IT related institution but is relevant.

HON. BASHIRU SILIKIE: Let's for instance say we now have a secretariat for the Cyber Crime Act.

THE CHAIRMAN: Yes, we have a Cyber Security Institution.

HON. BASHIRU SILIKIE: Exactly.

THE CHAIRMAN: So let's not limit that to financial.

HON. P.C BAI KURR KANAGBARO SANKA III: Mr Chairman, I agree but you know what? Sometimes when we make suggestions, we go out and people will criticize or ask questions. You have gone through the social media and you know how much we the Members of Parliament have been abused when we pass Bills here.

THE CHAIRMAN: We have been making very good laws here, that I can tell you. So if anybody criticizes the laws we pass here that person might be ignorant.

HON. P.C BAI KURR KANAGBARO SANKA III: So that is why I am trying to compose an idea that will be encompassing; not to oppose but to bring in things into reality.

THE CHAIRMAN: Yes, I agree. Page 13?

HON. AARON A. KOROMA: Yes sir, last one sir- Page 13, Mr Chairman.

THE CHAIRMAN: Yes

HON. AARON A. KOROMA: Initially I also raised the issue of how meetings of this Committee are called. What I am saying, the regulations the Minister keeps referring us to are not before us and we cannot even use them as a reference point.

This Bill when passed into an Act is going to be effected just after the Presidential assent; which means we have to ensure that we spell out clearly how meetings are to be called, and secondly, the issue of conflict of interest needs to be addressed before we come to Clause 3. We have to make sure that we have a proviso that talks about the conflict of interest as it is in other related laws of this same nature. This is so because all of these are players in the Payment Service System. Let us have a situation whereby if a member of this composition has an interest in a situation, that interest must be disclosed. Mind you this Committee is not only going to advice, it also has an oversight role to set up the standards. They are like the power house of this whole arrangement, so we have to ensure that much as they are players, if a situation arises whereby conflict of interest comes to play, that conflict has to be disclosed. Otherwise,

let there be some punitive measures for instances where conflict of interest was not disclosed. We therefore need a clear proviso to clear those situations.

HON. BASHIRU SILIKIE: Mr Chairman, if you read 3, it is very clear. It says, '*the object for which the Committee is created is to advise the Central Bank on regulations and oversight of the National Payment Systems...*'

THE CHAIRMAN: They are not providing the service, they are just advising.

HON. BASHIRU SILIKIE: The Committee is not providing the service; the Committee is just there to advice. They are not active players- they are there as institutional representation. We expect that the regulations coming will have to speak to a lot of other issues.

HON. IBRAHIM TAWA CONTEH: The regulations cannot come without that Committee.

THE CHAIRMAN: Yes, they are just there to advice, thank you.

Are you okay, Honourable Aaron?

HON. AARON A. KOROMA: They do not have the numbers to determine what I want, but I still have the belief that what is before us, or what the Honourable Leader has just proposed is really not sustainable because the Bank is certainly going to work on the advice of this Committee. The Committee is like the decision making body of the National Payment Systems. So we do not have to look at the advice as something trivial; it is very important. What if I have committed a crime and I also sit in the Board, don't you think I can also influence the members to give the Bank of Sierra Leone an advice that favours me?

THE CHAIRMAN: We will have several other players; one player cannot just influence everybody in the Committee. These are ethical issues that can be dealt with at that level, please Honourable Aaron. Page 13?

HON. P.C BAI KURR KANAGBARO SANKA III: I am still on that, Mr Chairman
[Murmuring]

THE CHAIRMAN: Yes Chief, carry on. Is passed 5 O'clock now and is getting to 6 O'clock.

HON. P.C BAI KURR KANAGBARO SANKA III: I know, we can be here until 2 O'clock [*Laughter*].

Mr Chairman, the Leader of Government Business has analysed sub clause 3 by saying the role of this important Committee is just to give an advice [*undertone*] nothing there is technical. No, no, no, that is not important. You just came out from your own meetings, you elected Committees and those Committees are so important; they are policy makers. So I think we have to give some strength to the Committee as a policy maker because if you go back to Page 10, the Central Bank owns the system, and they are setting up a Committee but this Committee is of no importance other than to give advice. What if you advise me to shut up and I decide not to? So, the Committee can advise but I think we have to give some kind of role policy that this Committee should do rather than only to advice.

THE CHAIRMAN: Honourable PC, the Bank of Sierra Leone has always provided services relating to regulations and policy, there is nothing different.

Here, they are only creating something relating to payment systems but the Bank of Sierra Leone has always performed these roles. Is only that they are linking these roles or functions to that of payment systems- that is the only difference. There is nothing different from the kind of role they have been play.

THE MINISTER OF FINANCE: Mr Chairman, I think the PC is thinking that the Committee should have a policy decision making role, but that is not. If you go back to Page 11, you can see that D is saying that the Bank frames policies by continuous modernisation of the National Payment Systems. I think that is enough.

THE CHAIRMAN: Chief, are you okay with that? Page 14?

HON. BASHIRU SILIKIE: Mr Chairman, this is the Bank of Sierra Leone Act, 2019. Permit me to read so that we allay the fear of the Paramount Chief. Section 43 is clear if you read.

THE CHAIRMAN: It is the same thing relating to banking, relating to financial services but this is a specialized area just giving them the same functions.

Page 14?, Page 15?

HON. MARRY S. CONTEH: Mr Chairman, Page 14, Clause 6; '*the Central Bank shall by Statutory Instrument make regulations and the establishment...*' That is fine but just for clarification, is it not also the responsibility of the Ministry of Finance in this case?

THE CHAIRMAN: No, is the Central Bank.

HON. MARRY S. CONTEH: This one is purely the Central Bank?

THE CHAIRMAN: Yes, the Central Bank, certainly.

HON. IBRAHIM TAWA CONTEH: Mr Chairman, as we discuss this Act, we should also continuously revert our minds to the fact that the Parent Act for the Bank of Sierra Leone is the Banking Act, 2019. And in that Banking Act, sub section [1] of section 4 gives them autonomy. So we should not forget that these are just sub instruments to support the Banking Act.

THE CHAIRMAN: Certainly. Page 15?

HON. MARK MAHMOUD KALOKOH [Dr]: Mr Chairman,

THE CHAIRMAN: Yes.

HON. MARK M. KALOKOH: Mr Chairman, still on Page 14. We said '*the Committee shall provide for the terms and conditions as establishment of any sub Advisory Committee*'. You are an Advisory Committee to the Bank, what is the essence of setting up another Advisory sub Committee? What I think should be set up now is the working group and not sub Advisory Committee again.

THE CHAIRMAN: Working group? Mr Minister.

THE MINISTER OF FINANCE: I think that provision speaks to provisions under 3, sub **A**, **B**, maybe even **C**. So they are speaking to anything that maybe technical operation

that they require specialized skills from within the Committee itself to look deeper into and advice- that is basically the way I understand it.

THE CHAIRMAN: Honourable Kalokoh, you cannot get the entire membership of the Committee to deal with anything that comes before it. There are certain times when they create special groups to deal with specific issues.

HON. MARK M. KALOKOH: But it should not be as sub Advisory Committee again; it should be a Technical Working Group, and that Technical Working Group will now come to report to the Committee.

THE CHAIRMAN: Is that okay with you, Mr Minister?

HON. IBRAHIM TAWA CONTEH: Sorry Mr Chairman. It is not, we are talking Banking. This is banking and we have to respect the language of Banking. *[Interruptions]* We are talking banking and we have to appreciate the banking terminology if we are to be seen to have crafted a very good Banking Law.

HON. MARK M. KALOKOH: Mr Chairman, the Honourable is not the defender
[Laughter]

Mr Chairman, this is very clear. The Technical Working Committee should be there to look at technical issues and report to the Committee and not another Advisory Committee again.

THE CHAIRMAN: Let's hear the expert on this. What do advice, Mr Minister?

THE MINISTER OF FINANCE: So I would imagine the concern here is the word '**Advisory**' in the sub.

THE SPEAKER: Sub Committee?

THE MINISTER: Yes. So I would imagine we take out '**Advisory**' in the sub and leave it as sub Committee, I think it makes a lot of sense.

THE CHAIRMAN: I think that is okay. Honourable Kalokoh, *[Undertone]* it's okay.
Page 15?

HON. HON. MUSTAPHA .M. SELLU: Mr Chairman, 14 quickly, 6[b], just clarification.

THE CHAIRMAN: 6 [B]?

HON. HON. MUSTAPHA .M. SELLU: Yes. '*Sources of budget to operate the Committee which shall include without limitation, the charter of the Committee, sources of budget to operate the Committee...*' In Accounting as well, we don't source budget, we source funds. **Fund** is the appropriated cost and **budget** is the projected cost.

THE MINISTER OF FINANCE: Okay, Justifiable. **Sources of fund to operate the Committee** will sound more appropriate.

THE CHAIRMAN: Okay.

HON.P.C BAI KURR KANAGBARO SANKA III: Yes Mr Chairman, why can't the Central Banks provide the funds for the Committee?

THE CHAIRMAN: This will take care of all of those; whether is the Central Bank paying or any other means.

HON. P.C BAI KURR KANAGBARO SANKA III: How are they going to source, are they going to ask the Commercial Banks to donate or contribute?

THE CHAIRMAN: Let's leave that to them. You see, when we make Laws we cannot tie up everything.

HON. MUSTAPHA M. SELLU: Mr Chairman, this is very clear. It says the Charter, and I think even the Charter can take care of sourcing funds for the operation of the Committee. So I think that one has not got anything to do with that.

THE CHAIRMAN: Page 15?, 16?.

HON. MARRY S. CONTEH: Mr Chairman, Page 16.

THE CHAIRMAN: Page 16?

HON. MARRY S. CONTEH: Yes, just for clarification purposes. You have 9 and 10 talking about transferability and renewal. Are there penalties for that if somebody contravenes any of those? I ask this because it says, '*a licence or any right acquired*

under this Act, whether wholly or partially shall not be transferrable except the transfer is in accordance with stipulations prescribed by the Central Bank'.

So let's say, [Undertone] you mean you are talking about the one in Clause 37; the general one? [Undertones] I have already seen that general liability in 37. So is that what applies in all of them?

THE CHAIRMAN: Okay, it is alright. Page 17?, Page 18?, Page 19?, Page 20?, Page 21?, 22?, 23?, ?24, 25?, Page 26?.

HON. MUSTAPHA .M. SELLU: Mr Chairman, just a clarification on Page 16.

THE CHAIRMAN: Yes, Honourable.

HON. MUSTAPHA .M. SELLU: 16[8a] and 16[8d].

THE CHAIRMAN: On Page what?

HON. MUSTAPHA .M. SELLU: On page 16.

THE CHAIRMAN: Page 16?

HON. MUSTAPHA .M. SELLU: Just a quick one, Sir

THE CHAIRMAN: Yes.

HON. MUSTAPHA .M. SELLU: '*Banks and Financial Institutions providing payment services under any law shall not be required to obtain a new licence to provide payment services'*.

Then when you come to D, '*...be required to obtain a licence for the operation for systems'*.

HON. IBRAHIM TAWA CONTEH: Mr Chairman, they are two different things. If you look at the definition, you would see there are number of payment systems defined; the Real Time Gross Settlement, the ACP- these are done within the Banks.

If you want to deploy another payment platform that is an operational system, then you would have to license that platform. So they are two different things.

THE CHAIRMAN: It's alright. Yes 26, proceed.

HON. BASHIRU SILIKIE: I am very sorry, Honourable Members. Mr Chairman, I take you back to Page 14.

THE CHAIRMAN: 14?

HON. BASHIRU SILIKIE: Yes, Page 14, sub-section [6]; '*the Central Bank shall by Statutory Instrument make regulations on the establishment relating to Committee which shall include without limitation...*' Those Statutory Instruments have to be brought to this Parliament by the Ministry and not the Central Bank.

THE CHAIRMAN: Okay, this one is correct. Yes Mr Minister, proceed.

THE MINISTER OF FINANCE: Mr Chairman, Honourable Members, I move that Parts 1,2,3 and 4 Clauses 1 to 25 stand part of the Bill has amended.

[QUESTION PROPOSED PUT AND AGREED TO]

[Parts 1, 2, 3 and 4, Clauses 1 to 25 form part of the Bill]

[Parts 5,6,7 and 8, Clauses 26 to 41 proposed]

THE CHAIRMAN: Page 26?, Page 27?, Page 28?, Page 29?

HON. PC BAI KURR KANAGBARO SANKA III: Mr Chairman, Clause 28.

THE CHAIRMAN: Yes, Chief.

HON. PC BAI KURR KANAGBARO SANKA III: Mr Chairman, I did ask the Minister earlier about the Clearing House. That was why I was asking on the Automated Clearing House. If you look at 28 [1] on page 27, they said '*the rights and remedies of an operator, a clearing house, a central counter party and any third party into the system...*' I want to know the definition that will be given to this particular clearing house that is different from the Automated Clearing House you talked about earlier.

THE CHAIRMAN: Yes, Mr Minister.

THE MINISTER OF FINANCE: This is a general provision that relates to participants in the system. So that is basically referring to all the operators; all the participants in the system, all in its entirety.

HON. IBRAHIM TAWA CONTEH: Mr Chairman, Clause 34, is just a minor amendment. If you look at Clause 34, '***the terms and conditions of transaction...***', we should add the letter [s] to **hall** so it becomes **shall**.

THE CHAIRMAN: Clerks take note, instead of **hall**, is **shall**. Page 30?, 31?, 32?, 33?

HON. P.C BAI KURR KANAGBARO SANKA III: Mr Chairman, Page 33, sub clause 37 [1]. You would notice that they put in the minimal but did not put the maximal.

THE CHAIRMAN: Chief, that depends on the seriousness of the offence.

HON. P.C BAI KURR KANAGBARO SANKA III: No, I am not yet done with what I want to say, please.

When you go further after 37[1] and look at 37[2 a&b], they used the expression '**any person**', meaning they are talking about individual, what about an Institution?

THE CHAIRMAN: A Person in law can be a company- we have **natural person** and we have **legal person**.

HON. P.C BAI KURR KANAGBARO SANKA III: Also, right now the Leone is depreciating so much that I think we should increase the minimum amount a bit, like **Le250MIn** which is less than **\$25.000**.

THE CHAIRMAN: Honourable Bai Kurr, '*not less than Le100MIn*' is fair. It depends on the level of the offence and the person involved. You cannot charge a Bank like for example, the Zenith Bank or UBA Bank **Le100MIn**. You go into Billions of Leones, this is just the Minimum.

HON. P.C BAI KURR KANAGBARO SANKA III: That is why I said the minimum should be increased to **Le250MIn**.

THE CHAIRMAN: No, let leave it at **Le100MIn**.

HON. P.C BAI KURR KANAGBARO SANKA III: What about a corporate body?

THE CHAIRMAN: Is the same.

HON. P.C BAI KURR KANAGBARO SANKA III: Okay.

THE CHAIRMAN: Page 33?, Page34? Yes, over to you Honourable Minister.

THE MINISTER: Mr Chairman, Honourable Members, I move that part 5,6,7 and 8, Clauses 26 to 41 stand part of the Bill as amended.

[QUESTION PROPOSED PUT AND AGREED TO]

[Parts 5, 6, 7 and 8, [Clauses 26 to 41] form part of the Bill as amended]

The House resume from the Committee Stage

THE SPEAKER: Mr Minister, Report on the Bill.

THIRD READING

THE MINISTER: Mr Speaker, Honourable Members, I report that the Bill entitled the National Payment systems Act 2021 having gone through the Committee of the whole House with amendments I now move that the Bill be read the third time and passed into Law.

[Question Proposed, Put and Agreed to]

[The National Payment System Act 2022 being an Act to regulate the National Payment system and to provide for other related matters has been read the third time and passed into Law]

ADJOURNMENT:

[The Speaker adjourned the House to Tuesday, 1st March, 2022 at 10:00 a.m.]