



**Stanbic  
Bank**

# PRICING 2023 ACHIEVER BANKING

**EFFECTIVE DECEMBER, 2023**

## TURN YESTERDAY'S DREAMS INTO REALITY, NOW

**Stanbic Bank Achiever Banking** is your right financial partner in every new step on your journey to success. From your start phase through to managing your daily finances, up to your growth prospects, we are there with you every step of the way.

We give you **access** to a wide range of banking services and features. This pricing guide will enable you to best understand the services provided as well as the cost associated with those services. All these fees apply from **December, 2023**.

## ACHIEVER BANKING PRODUCT SUITE



### Achiever Pass

- An Achiever Current Account with a **Chip & Pin** International Visa debit card



### Achiever Pay

- Ezwich
- Mobile Money
- Cash to Account Remittances\*\*\*



### Achiever Link

- Internet Banking
- USSD mobile Banking
- E-statements
- Wide ATM reach
- Workplace Banking
- Smart App



### Achiever Cash

- **Preapproved Salary Overdraft:** Up to 50% of net monthly salary\*\*\*\*
- **Lifestyle Loans** approved in 24 hours
- **10% of the initial loan amount** will be paid to the estate of the customer in the unfortunate event of the death of the account holder.



### Achiever Life\*

- **Hospital Cash Cover:** cash back of GHS100 per day for 180 days\*
- **Retrenchment Cover:** GHS1000 per month for 3 months\*\*
- **Discount on Motor Insurance Purchase:** Up to 10%
- **Achiever Save:** Target savings towards Weddings, Holidays, Graduation

## BENEFITS OF AN ACHIEVER BANKING ACCOUNT



Get **free SMS** alerts for transactions carried out on your **account**.



Cheque Book (50 Pages)



Sign up for **free** Internet banking



**Free** POS/Online



**Free** Mobile Banking



**Free** electronic statement



**24hr TAT** for an Achiever Loan



**Free** inter-account transfers



**Free** ATM withdrawal on SBG ATMs



**Paperless** Account Origination



Up to **GHS 18,000** Hospitalization Support



**3-month** retrenchment cushion of Up to **GHS 3,000**



**Visa** Card

\* Applies to Bundle package

\*\* Applied to permanently employed staff

\*\*\* Remittance cash straight to account available for only Ria currently

\*\*\*\* Preapproved OD applicable after 3rd consecutive salary Credit.

Electronic transfers may be subject to the E-levy of 1% in line with the Electronic Transfer Levy (Amendment) Act 2022 (ACT 1089)

## PAY AS YOU TRANSACT

These fees are charged for transactions that are included in the bundle fee or when the maximum number of transactions included with the bundle has been exceeded.

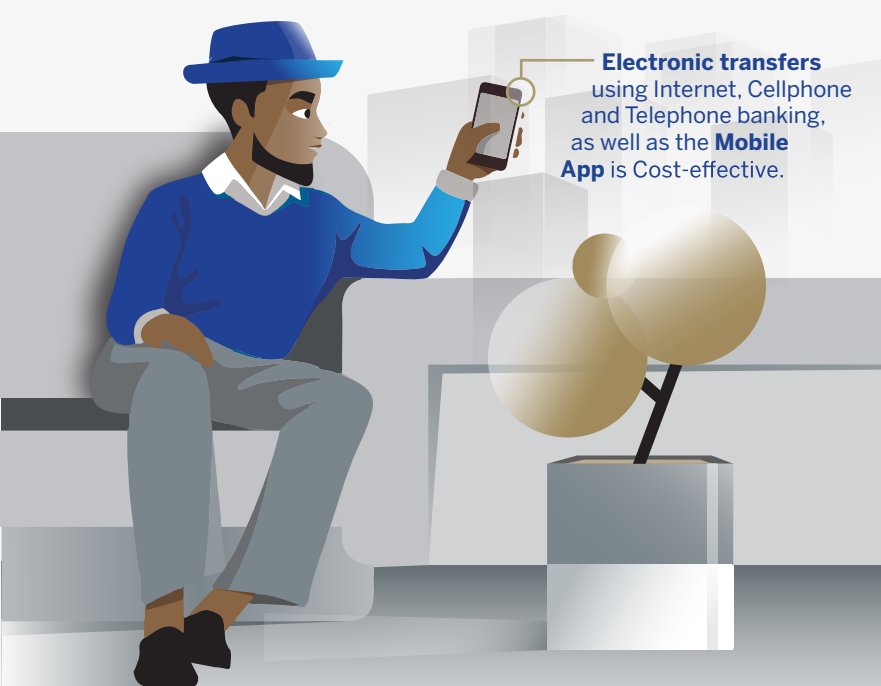
Pay as you Transact	Achiever Pay As You Transact	Achiever Bundle
<b>Current Account</b>		
Minimum Opening Amount	GH¢100	GH¢100
Minimum Operating Balance	N/A	N/A
Service Fee per month (Students)	GH¢5	GH¢5
Service Fee per month (FEA Current Accounts)	USD5, GBP2.58, EUR3.66, ZAR50.57	USD5, GBP2.58, EUR3.66, ZAR50.57
Service Fee per month (FCA Current Accounts)	Free	Free
Achiever pay as you go	GH¢14.99	N/A
Achiever monthly bundled fee	N/A	GH¢24.99
<b>Savings Account</b>		
Minimum Opening Amount	GH¢100	GH¢100
Minimum Operating Balance	GH¢100	GH¢100
Minimum balance required to earn interest	Above GH¢1,000	Above GH¢1,000
<b>Card Transactions</b>		
<b>VISA Debit Cards</b>		
At bank's own ATM	Free	Free
At other banks' ATM (Local)***	(1% of amount), min. GH¢15.00	(1% of amount), min. GHS 15.00
At other banks' ATM (International)	(1% of amount), min. GH¢30.00	(1% of amount), min. GH¢ 30.00
Balance enquiry at banks own ATM	Free	Free
Balance enquiry at other banks ATM	GH¢3.99	GH¢3.99
Balance enquiry at other banks ATM (International)	GH¢3	GH¢3
Access Fee at Stanbic ATM (International Cardholders)	GH¢25.99	GH¢25.99
Mini statement at Stanbic ATMs	Free	Free
Visa Blue	GH¢15	N/A
Visa Silver	N/A	GH¢15
Non collection of Debit cards (after 6 months)	N/A	N/A
Card Quarterly Fees	GH¢20	GH¢20
Payment via POS terminal / Internet/E-commerce	Free	Free
Optional Issuer Fee / Currency Conversion Fees	7.50% of the exchange rate	7.50% of the exchange rate
Fees for International Card transactions in Ghana Cedis (GHS)	7.50% of the exchange rate	7.50% of the exchange rate
<b>Prepaid Cards</b>		
Money Wallet Multi Currency Prepaid Card (Mastercard)	2% of load/reload value; min \$15, EUR15, GBP10, ZAR 200.	2% of load/reload value; min \$15, EUR15, GBP10, ZAR 200.
<b>Gh-Link Card</b>		
New Card Issuance Fee	GH¢ 10	GH¢ 10
Damaged, Lost or Stolen Cards	GH¢ 10	GH¢ 10
Card Quarterly Fees	GH¢ 10	GH¢ 10
Expired Card	Free	Free
Forgotten Pin	GH¢ 10	GH¢ 10
Payment via POS terminal / Internet/E-commerce	Free	Free
At bank's own ATM	Free	Free
At other banks' ATM	GH¢ 3	GH¢ 3

Transaction Type	Achiever Pay As You Transact	Achiever Bundle
<b>Reissue</b>		
Expired Card	Free	Free
Forgotten PIN	GH¢15	GH¢15
Damaged/Lost/Stolen Card	GH¢15	GH¢15
<b>Statement</b>		
E Statement	Free	Free
Regular monthly statement	Free	Free
Adhoc request (per page)	GH¢5	GH¢5
Statement for Visa purposes (per page)	GH¢5	GH¢5
<b>Standing order</b>		
Setup	GH¢5	GH¢5
Internal (monthly)	Free	Free
To other banks (monthly)	GH¢3	GH¢3
Default - no funds	GH¢5	GH¢5
<b>Transfers</b>		
Transfers to other banks - ACH	GH¢5	GH¢5
Transfers to other banks - ACH (Express)	GH¢30	GH¢30
Near Real Time	GH¢10	GH¢10
Swift-Local	GH¢15	GH¢15
Direct Debit Presentment	GH¢.50	GH¢.50
<b>Salary processing into Stanbic account</b>		
Manual	Free	Free
Automated	Free	Free
<b>Cheques</b>		
Cheque book (50 Pages)	GH¢50	GH¢50
Counter cheques	N/A	N/A
Returned cheques (no funds)	GH¢9	GH¢9
Returned cheques (post-dated)	Free	Free
Returned cheques (other technical reasons)	GH¢60	GH¢60
Special Clearing	GH¢60	GH¢60
Stop Cheque/Payment	GH¢30	GH¢30
Cheque/ voucher retrieval	GH¢30	GH¢30
<b>Others</b>		
Certification of Balance to Auditors	GH¢150	GH¢150
Ghana Investment Promotion Centre (GIPC) confirmation	GH¢75	GH¢75
Guarantees/Quarter	0.75%-1% (min GH¢50)	0.75%-1% (min GH¢50)
<b>Bank Cheques Issued</b>		
Stanbic Customers	GH¢25	GH¢25
Non Stanbic Customers	GH¢35	GH¢35
Exam/School fees related	GH¢10	GH¢10
<b>Loan/Overdraft</b>		
Arrangement Fee	1% of face value	1% of face value
Processing fee	Min GH¢50 (1.5% of face value)	Min GH¢50 (1.5% of face value)
Temporary Excess (TOD) arrangement fee	Min GH¢50 (4% of face value)	Min GH¢50 (4% of face value)
<b>Insurance</b>		
Penalty: Refund Premium on Delayed Insurance Policy Renewal	GH¢200	GH¢200

## DIGITAL CHANNELS







Transaction Type	Digital
<b>Transfers &amp; Payments</b>	
Inter account transfers	Free
Transfers to other banks-ACH	GH¢ 2.50
Transfers to other banks-RTGS	GH¢ 15
Transfers to other banks-GIP	1% Max GH¢10
Transfer to Mobile Money Wallets-GIP	1% Max GH¢10
Bill Payments	Free
Salary processing to other banks	Free
Bulk Payments	N/A
Instant Cash	GH¢ 1
POS (Merchant Service Commission)	Min 2% - 4%
<b>Account Services</b>	
SMS/Email Alert	Free













### Keeping **cost** down

- Using a **Stanbic Bank ATM** to make a cash withdrawal is cheaper than using another bank's ATM.
- Using **internet banking** to initiate transfers is cheaper than doing it over the counter in a branch.
- Always have enough money in your account to cover your **standing** and **debit orders**. You may have to pay a fee if there is not enough money in your account, and transactions could be unpaid.
- **Ensure** that you have enough money to meet regular payments like loan repayments and debit orders.
- Keep your **Stanbic Bank card** in a safe place to avoid paying for replacements.





## WHAT YOU GET

 <b>Competitive Rates</b> Get competitive rates offering guaranteed returns	 <b>Control</b> Manage your overdraft limits from your device using our mobile banking app	 <b>Independence</b> Bank the way you want to, whenever you want to – online, in-app or at our ATMs	 <b>Security</b> Know your money is safe when making payments in-store, online or overseas
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## VALUE ADDED SERVICE

 <b>Instant Cash</b> Tokenised cash on <b>ATMs</b> to enable customers perform <b>cardless withdrawals</b> . Tokens for withdrawals are generated via USSD(*715#).	 <b>Instant Pay</b> Local bank beneficiaries receive instant <b>value on transfers</b> completed on <b>Stanbic Online Channels</b> .
 <b>MobyCash</b> On-premise secure cash pick ups for clients with instant value to accounts.	 <b>Airtime</b> <b>Purchase</b> Airtime for <b>all networks</b> on any of our digital channels.
 <b>Data</b> Buy your <b>4G</b> Surflite and Busy Data on any of our <b>digital channels</b> .	 <b>Account to wallet (*170#)</b> Transfer money <b>IN</b> and <b>OUT</b> via Mobile Money linkage. Transfer from your account to wallet and wallet to account.
 <b>TV Subscription</b> Pay your <b>DSTV, GOTV</b> and <b>DSTV Box Office subscriptions</b> with any of our digital channels.	 <b>Utility</b> Pay your <b>post-paid</b> Electricity bills, Water bills and SSNIT contribution via our digital channels.
 <b>Mobile Money Cashout</b> Give <b>Mobile Money users</b> the option to withdraw from their wallet using the <b>Token generation</b> method on a <b>Stanbic ATM 24/7</b>	 <b>Cardless Cash Deposit</b> Now <b>possible</b> for third party and non-card holders to make <b>ATM cash deposits</b> .

## THE FOLLOWING TIPS WILL ASSIST YOU IN BANKING FASTER AND CHEAPER - AT YOUR OWN CONVENIENCE

 <b>Swipe</b> your Debit, Cheque or Credit card when purchasing at retailers.	 Shop online with your Cheque or Credit card.
 Electronic transfers using Internet, Cellphone and Telephone banking, as well as the Mobile App, is cost-effective.	 Avoid paying cheque or cash deposit fees and have money transferred into your account.

### NB

\*\*\*Withdrawals on other Banks ATM attracts a charge. Stanbic ATM withdrawals are free. Electronic transfers may be subject to the E-levy of 1% in line with the Electronic Transfer Levy (Amendment) Act 2022 (ACT 1089)

If you have any questions about these products and services or anything else that we offer, please call our 24/7 Customer Care Centre or **visit our nearest branch**.

Toll free line: **18080** (MTN) or **0800 10009** (Vodafone)  
**+233(0)302815789**

Email: **customercare@stanbic.com.gh**