



Stanbic
Bank

PRICING 2023 EXECUTIVE BANKING

EFFECTIVE DECEMBER, 2023



UNLOCK A FUTURE FULL OF POSSIBILITIES

Executive Banking is a comprehensive banking package which seeks to meet your need for **convenience, solutions and benefits**.

We give you **access** to a wide range of banking services and **value** added 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**.

BENEFITS OF AN EXECUTIVE BANKING ACCOUNT



Access to higher limits on Unsecured Personal Loans



International /online payment access through the Gold Visa Card



Mortgages / Homeloan properties to suit your lifestyle



Exclusively branded cheque book



Membership recognition through invitations to special Stanbic sponsored events



Vehicle & Asset Finance special discount



Special Lifestyle Privileges and discounts at our preferred partner locations

CONVENIENCE OF AN EXECUTIVE BANKING ACCOUNT



An Executive Current Account



Withdrawals from Stanbic Bank ATMs at no charge



Preferential Service through the Priority Teller



SMS alert service



Gold Visa debit card for New to Bank Customers



Simple banking through Stanbic App



Internet Banking and USSD mobile banking



50 leaf Cheque Book per year



Access to **24/7** Customer Care Center



FastTrack service on all requests



Relationship Banking through **dedicated** Executive Banker



Cash to Account Remittances (This is currently available for only **Ria**)



Executive Banking service areas in select branches Accra Main, Stanbic Heights, East Legon, Tema Industrial, University of Ghana-Legon, Kumasi Harper Road, Asokwa, Takoradi, Dansoman, Spintex, Achimota, Junction Mall, Airport City and Mövenpick .

Current Account	
Minimum Opening Amount	GH¢250
Minimum Operating Balance	N/A
Service Fee per month (FEA Current Accounts)	USD5, GBP2.58, EUR3.66, ZAR50.57
Service Fee per month (FCA Current Accounts)	Free
Service Fee per month	GH¢39.99 Average balances of GH¢50,000 and above on current accounts attract Nil service fee*
Service Fee per month (FEA Accounts)	USD5, GBP2.58, EUR3.66, ZAR50.57
Savings Account	
Minimum Opening Amount	GH¢250
Minimum Operating Balance	GH¢250
Minimum balance required to earn interest	Above GH¢1,000
Card Transactions	
VISA Debit Cards	
At bank's own ATM	Free
At other banks' ATM (Local)***	(1.00% of amount), min. GHS 15.00
At other banks' ATM (International)	(1.00% of amount), min. GHS 30.00
Balance enquiry at Bank's own ATM	Free
Balance enquiry at other banks (local)	GH¢3.99
Balance enquiry at other banks (International)	GH¢3.99
Access Fee @ Stanbic ATM (International Cardholders)	GH¢25.99
ATM Mini statement @ Stanbic ATMs	Free
Visa Gold	GH¢30
Non collection of Debit cards (after 6 months)	N/A
Card Quarterly Fees	GH¢30
Payment via POS terminal/Internet/E-commerce	Free
Optional Issuer Fee / Currency Conversion Fees	7.50% of the exchange rate
Fees for International Card transactions in Ghana Cedis (GHS)	7.50% of the exchange rate
Prepaid Cards	
Money Wallet Multi Currency Prepaid Card (Mastercard)	2% of load/reload value; min \$15, EUR15, GBP10, ZAR 200.
Gh-Link Card	
New Card Issuance Fee	GH¢ 10
Damaged, Lost or Stolen Cards	GH¢ 10
Card Quarterly Fees	GH¢ 10
Expired Card	Free
Forgotten Pin	GH¢ 10
Payment via POS terminal / Internet/E-commerce	Free
At bank's own ATM	Free
At other banks' ATM	GH¢ 3

Reissue	
Expired Card	Free
Forgotten PIN	GH¢30
Damaged/Lost/Stolen Card	GH¢30
Statement	
Regular monthly statement	Free
E-statement	Free
Statement For Visa Purposes (per page)	GH¢5
Adhoc request per page	GH¢5
Standing order	
Setup	GH¢5
Internal (monthly)	Free
To Other Banks (monthly)	GH¢3
Default-no funds	GH¢5
Transfers	
Salary Crediting	Free
Transfers to other banks- ACH	GH¢5
Transfers to other banks - ACH (Express)	GH¢30
Near Real Time	GH¢10
Direct Debit Presentment	GH¢0.50
Swift - Local	GH¢15
Transfers to other banks - ACH	GH¢5
Transfers to other banks - ACH (Express)	GH¢30
Swift-Local	GH¢15
Salary processing into Stanbic account	
Manual	Free
Automated	Free
Cheques	
Cheque book (50 Pages)	GH¢50
Counter cheques	N/A
Returned cheques (no funds)	GH¢9
Returned cheques (post-dated)	Free
Returned cheques (other technical reasons)	GH¢60
Special Clearing	GH¢60
Stop Cheque/Payment	GH¢30
Cheque/ voucher retrieval	GH¢30
Others	
Certification of Balance to Auditors	GH¢150
Ghana Investment Promotion Centre (GIPC) confirmation	GH¢75
Guarantees/Quarter	0.75% - 1%
Bank Cheques Issued	
To Stanbic Customers	GH¢25
Non Stanbic Customers	GH¢35
Exam/School fees related	GH¢10

Loan/Overdraft	
Processing Fee	1.5% of face value; Min GH¢50
Arrangement/Facility fee	1% of face value; Min GH¢50
Temporary Excess (TOD) arrangement fee	4% of face value; Min GH¢50
Insurance	
Penalty: Refund Premium on delayed Insurance Policy Renewal	GH¢200

DIGITAL CHANNELS



Transaction Type	Digital
Transfers & Payments	
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 wallet - GIP	1% Max GHS10
Bill Payments	Free
Salary processing to other banks	Free
Bulk Payments	N/A
Instant Cash	GH¢ 1
Account Services	
SMS/Email Alert	Free

EXECUTIVE BANKING SOLUTIONS

- Planning for Education for Children through **Eduplan**
- **Hospital Cash Cover:** cash back of **GH¢100 per day for 180 days** (Only covers hospitalization due to an accident)
- **Travel Insurance Cover** of up to **45,000 Euros**
- **Income Protection Cover** of **GH¢4,500**, paid in 3 installments for 3 months
- **Salary Overdraft**
- **Transactional and savings** Products
- **Comprehensive Home Loan** Solutions
- **Personal Loans** of up to **GH¢300,000**







Financial planning

We have a host of **wealth management** products and services through which you can manage and **grow your wealth**. Our financial planners will take the time to get to know you, your family and your business requirements and create a financial plan unique to your needs. Contact your Executive Banker or call us on **0303409210**.



WHAT YOU GET

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

VALUE ADDED SERVICE



Instant Cash

Tokenised cash on **ATMs** to enable customers perform **cardless withdrawals**. Tokens for withdrawals are generated via USSD(*715#).



MobyCash

On-premise secure cash pick ups for clients with instant value to accounts.



Data

Buy your **4G** surpline and Busy Data on any of our **digital channels**.



TV Subscription

Pay your **DSTV, GOTV** and **DSTV Box Office subscriptions** with any of our digital channels.



Mobile Money Cashout

Give **Mobile Money users** the option to withdraw from their wallet using the **Token generation** method on a **Stanbic ATM 24/7**



Instant Pay

Local bank beneficiaries receive instant **value on transfers** completed on **Stanbic Online Channels**.



Airtime

Purchase Airtime for **all networks** on any of our digital channels.



Account to wallet (*170#)

Transfer money **IN** and **OUT** via Mobile Money linkage. Transfer from your account to wallet and wallet to account.



Utility

Pay your **post-paid** Electricity bills, Water bills and SSNIT contribution via our digital channels.



Cardless Cash Deposit

Now **possible** for third party and non-card holders to make **ATM cash deposits**.

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



Swipe your Debit, Cheque or Credit card when purchasing at retailers.



Electronic transfers using Internet, Cellphone and Telephone banking, as well as the Mobile App, is cost-effective.



Shop online with your Cheque or Credit card.



Avoid paying cheque or cash deposit fees and have money transferred into your account.

NB

* Only Current account balances

*** Withdrawals on other Banks ATM attracts a charge. Stanbic ATM withdrawals is 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**.

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