

PRICING 2023 WEALTH & INVESTMENT BANKING

EFFECTIVE DECEMBER, 2023



Stanbic
Bank



LIFE MADE EVEN SIMPLER

At Stanbic Bank Wealth and Investment, we focus on developing deep and meaningful relationships with our clients. We do this by finding out what matters to you most - and by understanding, goals and aspirations that you have for yourself, your family and your business.

As a global investment-led business, we strive to deliver value throughout every stage of your life, working with you to build and preserve your wealth, so you can leave a lasting legacy. Our goals-driven investment approach allows you to take a long-term view of your investments, whilst simultaneously meeting your short-term lifestyle needs. We provide you with a true international banking experience. To ensure that you benefit from an effortless banking experience, you have access to a team of skilled professionals in the areas of Investments, Trust and Fiduciary Services, Specialised Lending, Risk Solutions and Transactional Banking.

These services are facilitated by experienced Wealth Managers, who are available to manage all your on and offshore banking needs.

INDIVIDUAL BENEFITS



Unlimited

- Debit orders or stop orders/payments
- Stanbic Bank ATM cash withdrawals and cash deposits
- Stanbic Bank Branch cash withdrawals and cheque encashments
- Electronic inter-account transfers
- Electronic third-party payments
- Electronic balance enquiries and mini-statements
- Electronic provisional statements.



Lifestyle Benefits

- 24/7 lifestyle concierge service
- Visa Offers + Perks:
Gain access to a wide variety of offers and deals, including travel, food and wine, dining, shopping, sports, entertainment, and more. Find more here*



Forex

- TravelWallet card activation, loading and reloading
- Inward foreign currency transfers
- Foreign exchange for personal use.



Lounge Access

Unlimited Global Lounge Access provided through LoungeKey, for you and one guest, at over 824 airport lounges. Simply state that you are entering through LoungeKey when presenting your Visa Infinite Debit/Credit card



Cards

- Visa Infinite Debit and Credit card
- Additional cards for your spouse, partner and direct family members
- Card replacement and local delivery
- Travel Insurance
- Lost card protection



Free

- Stanbic Bank Mobile App, Online/Internet Banking and USSD Mobile Banking
- Payment confirmation (SMS/Email)
- Email statements.

ENHANCED BENEFITS



Airport Lounge Access

Gives you access to a bespoke privilege of travel, through LoungeKey.



Grants access to more than **824** premium airport lounges in more than **300 cities worldwide** with access to business facilities



Unlimited complimentary access for you, enabled on the Infinite Debit or Credit free of charge



One accompanying guest per visit **free of charge**



No registration required to activate the Visa Infinite card for lounge access



You will need to **create login details** to use the Lounge App to find Lounge and view card visit history



Visit website to view program details and card visit history (<https://www.loungekey.com/ssavisainfinite>)



Digital Innovations

Our Mobile Banking app gives you the freedom and flexibility to bank from anywhere in the world. To make your banking experience even more effortless, see below the features and benefits:



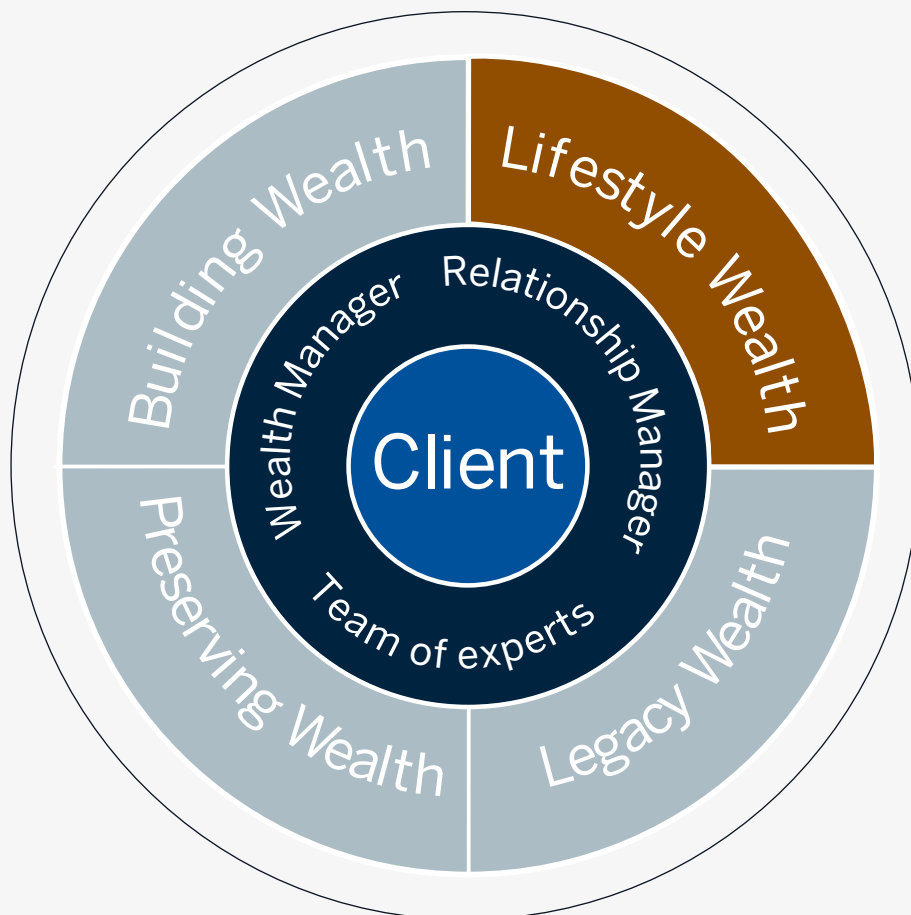
Quick and Secure Access
Enhanced sign in to our app using your fingertip, with Touch ID for iPhones and Android devices.



Easy local payments in under 30 seconds
Buy or send prepaid airtime, data and electricity instantly.



View your investments instantly



LIFESTYLE BENEFITS

Airport Lounge Access

GIVES YOU ACCESS TO A BESPOKE PRIVILEGE OF TRAVEL, THROUGH LOUNGE KEY.

- Grants access to more than 824 premium airport lounges in more than 300 cities worldwide with access to business facilities.
- Unlimited, complimentary access for you, enabled on the card free of charge.
- One accompanying guest per visit free of charge.

Multi Trip Travel Insurance

Travel with the peace of mind knowing that you are covered for the uncertain. It extends to Include the Partner, Child, Parents and In Laws of Visa cardholders aged under 85 years.

Emergency Medical Expenses and limits of up to \$2.5 million.

Medical and Travel Assistance

Travel the world knowing your elite status keeps you protected.

Collision damage waiver

Benefit from a new insurance benefit rental car Collision Damage Waiver when you use your Infinite card to pay for Rental Car during a covered trip and receive reimbursement for the Collision Damage Excess.

Global Cardholder Assistance Services (GCAS)

Provides you with the personal support and world-class customer service you deserve when traveling, providing essential services when you need it most.

Hilton Honors

GOLD MEMBERSHIP CARD:

- Automatic 25% bonus points
- Choice of complimentary breakfast or bonus points
- Complimentary high-speed Internet Quick reservations. check-in and Express check-out
- Room upgrades subject to availability.

VISA Luxury Hotel collection

Get access to over 900 intriguing and prestigious properties. All properties from boutique gems to world famous hotels provide a premium collection of benefits specially designed to offer an unparalleled experience.



Agoda Benefits

- Agoda.com is one of the top 3 global online hotel booking sites, that provide a seamless user experience with superior hotel coverage. the lowest rates available online, unmatched availability and access to exclusive real-time promotions.
- Visa Infinite Cardholders receive a 7% discount.

Avis Car Rental

Discounts and Privileges at Avis for all Visa cardholders. Avis Car Rental operates one of the world's best-known car rental brands with a truly global footprint.

- Up to 35% discount on Standard Rates, and up to 30% off of International Leisure rates.

YQ

YQ is a global network of specialist airport meet and assist service partners, that provides you with the personalised greeting and exceptional airport experience that their status deserves.

Offer: Discount of up to 30% off retail rates for Visa Infinite cards at over 450 destinations globally;

Extended Warranty

Extended Warranty gives you real value. Doubling the repair period offered by the original manufacturer's warranty for up to 24 months, so cardholders always feel the benefit of extra protection. Visa infinite cardholder enjoys cover up to **\$20 000.**

Harrod's "Black Card"

Visa Infinite rewards cardholders with the exclusive Harrods Rewards Black Tier Card, providing them special privileges at one of the world's most famous and luxurious shopping destinations.

Concierge Services

The 24-hour concierge provides Visa Infinite cardholders with a personal travel assistant. The concierge will take care of all practical considerations, so the card holder can make the most out of every moment.

Purchase Protection

Provides you with extra peace of mind with whatever you choose to buy. It protects against the theft or accidental damage of purchased items. Visa Infinite cardholders enjoy cover of up to \$20 000.

FEES FOR 2023

Our Transactional account gives 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 April, 2023.

MANAGING YOUR BANK FEES



You can save on banking cost by making use of our **cost effective** electronic banking services (ATM, POS, Internet Banking, Mobile Banking and Email Alerts). Using an electronic service is also less risky than handling and transporting cash. These services are **available 24 hours a day, seven days a week**. They are designed to assist you in managing your finances by giving you access to your information and transactions at times most convenient for you.

SECURITY



Handling cash is expensive and risky. Electronic payments should be encouraged wherever possible. If handling large amounts of cash is unavoidable, speak to us and we may help in managing both the risk and cost associated with using cash. Do not allow anyone to use your Stanbic Bank Debit card and never reveal your PIN (Personal Identification Number) to anyone. If you think someone else knows your PIN, ask your Wealth Manager to stop all activity on your card and we will replace it immediately.

MANAGING YOUR MONEY



Keep the following in mind when managing your funds:

- Monitor the balance on your account. You can check your balance at any ATM or via Internet/Mobile Banking channel.
- Alternatively, please sign up to receive SMS and Email Alert notifications.
- You can also draw a mini-statement at any ATM machine. This is cheaper than a counter statement in the branch.
- Talk to us if you think you might exceed your overdraft limit or overdraw your account. We may be able to increase your overdraft or make one available to you.

KEEPING COST DOWN

Remember that you could keep your costs down by carefully choosing how you do transactions:



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.

If you have any questions about these products and services or anything else that we offer, please call our 24/7 Customer Care Centre on +233 302 815 789 04 OR toll free 0800 1000 9 (Vodafone) or 18080 (MTN) or contact your Wealth Manager.

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

Current Account	
Minimum Opening Amount	GH¢10,000
Minimum Operating Balance	N/A
Service Fee per month (FEA Accounts)	USD5, GBP2.58, EUR3.66, ZAR50.57
Service Fee per month (FCA Accounts)	Free
Service Fee (Flat) per month	GH¢79.99 Average balances of GH¢100,000 and above on current accounts attract Nil service fee*
Savings Account	
Minimum Opening Amount	GH¢20,000
Minimum Operating Balance	GH¢20,000
Minimum balance required to earn interest	Above GH¢1,000
Card Transactions	
VISA Debit Cards	
At bank's Own ATM	Free
At other bank's ATM (Local)***	(1.00% of amount), min. GH¢15.00
At other banks' ATM (International)	(1.00% of amount), min. GH¢30.00
Balance enquiry at banks own ATM	Free
Balance enquiry at other banks ATM	GH¢3.99
Balance enquiry at other banks ATM (International)	GH¢3.99
Access Fee at Stanbic ATM (International Cardholders)	GH¢25.99
Mini statement at Stanbic ATMs	Free
Visa Infinite	GH¢75
Payment via POS terminal/Internet / E-commerce	Free
Non Collection of Debit Card (after 6 months)	GH¢10
Card Quarterly Fees	GH¢50
Optional Issuer Fee (OIF)	7.5% of 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¢50
Damaged/Lost/Stolen Card	GH¢50
Statement	
E-Statement	Free
Regular monthly statement	Free
Statement for Visa purposes (per page)	
Adhoc request/page	GH¢5

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

Products & Services	
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
Cheques	
Cheque book (50 pages)	Free
Counter cheques	N/A
Returned cheques (post-dated)	Free
Returned cheques (no funds)	GH¢9
Returned cheques (other reasons)	GH¢60
Special Clearing (Express)	GH¢60
Stop Cheque/Payment	GH¢30
Cheque/ voucher retrieval	GH¢30
Bank Cheques Issued	
To Stanbic Customers	GH¢25
Non Stanbic Customers	GH¢35
Exam/School fees related	GH¢10
Overdraft/Loans	
Arrangement Fee	1% of face value; Min GH¢50
Processing Fee	1.5% of face value; Min GH¢50
Temporary Excess (TOD) arrangement fee	1% of face value; Min GH¢50
Insurance	
Penalty: Refund Premium on Delayed Insurance Policy Renewal	GH¢200
Others	
Certification of Balance to Auditors	GH¢150
Ghana Investment Promotion Centre (GIPC) confirmation	GH¢75
Guarantees/Quarter	0.75% - 1%

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

FOREIGN PRODUCTS

Our Foreign Products and Services give you access to a wide range of banking services and value added benefits. This pricing guide will enable you to best understand the services provided as well as the costs associated with those services.

MANAGING YOUR FOREIGN EXCHANGE EFFECTIVELY



By choosing the appropriate foreign exchange service you can save on banking costs and improve security around foreign transactions



When travelling, avoid taking sums of cash. Rather replace the cash with a **Visa Infinite Debit** and **Credit card** which allows you to withdraw cash from any Visa enabled **ATM** world wide, or make payment for goods and services while abroad. It is always useful to have a few notes on hand when you arrive at your destination to pay tips, taxi fares and refreshments. Foreign notes are sold and purchased by the bank in all major currencies including South African Rand.



Foreign payments are risky but can be done more securely using telegraphic transfers {TTs}, which are more convenient and cost-effective when transferring money from one country to another.



Letters of Credit are the most secured form of payment when importing and exporting goods. 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 contact your Wealth Manager.

Type of Transaction

Cheques

Local FX Transfer	Commission	\$50 – \$100
Cheques sent for Collection (external)	Per item	0.75% of face value
	Minimum	\$25
	Maximum	\$150
Cheques sent for Collection (local)	Per cheque	\$15
Stopped Cheque	Per Instruction/Item	\$50
Returned cheques (no funds)		Free
Returned cheques (post-dated)		Free
Returned cheques (other technical reasons)		\$50

Transfers/Swift

SWIFT Statements	Per month	\$10
Amendments (any reason)		\$50
Correspondent Bank charges		\$35
Swift Payments/Telegraphic Transfers (against FCA/GHS accounts)	Commission	0.75% of face value
	Minimum	\$50
	Maximum	–
Swift Payments/Telegraphic Transfers (against FEA accounts)	Swift Charge	\$20
	Commission	0.75% of face value;
	Minimum	\$50
	Swap Charge	1%
	Swift Charge	\$20

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

Type of Transaction		
Transfers/Swift		
Inward Remittances		Free
Foreign Cash Withdrawal	FCA Account	2.5% of face value; Min \$ 20
	FEA Account fed with cash	Free
	FEA Account if fed with cheques or offshore fund	2.5% of face value; Min \$ 20

*\$50 for amounts up to \$25 000

*\$100 for amounts greater than \$25 000.

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	Minimum 0.5% Max GH¢10
Transfer to Mobile Money wallet - GIP	Minimum 0.5% 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%
Account Services	
SMS/Email Alert	Free

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** Surfline 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**.

Ghana Office:

4th Floor Stanbic Heights, 215 South Liberation Link, Airport City, Accra, Ghana

Disclaimer

Our products and services, and the terms under which they are offered, may change. We will inform you within a reasonable time of these changes. It is in your interest to read your contract carefully. If you have any questions or need more information contact your Wealth Manager. Standard Bank subscribes to the Code of Banking Practice. Moving Forward is a trademark of The Standard Bank of South Africa Limited.

SBSA GMS-3354-9-18

NB

* Only Current account balances
*** Withdrawals at 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**