



Executive Banking

Pricing Guide

Effective **1st March, 2019**



A Future full of endless Possibilities

- ✓ We **celebrate every milestone** with you and take pride in being your **trusted financial partner** as our **professional banking financial solution** is designed to see you for **who you are becoming**.

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 **1st March 2019**.

Executive banking fees are charged for transactions that are not included and covered by the **bundle fee** or when the maximum number of transaction included in the bundle fee has been **exceeded**.

Benefits of an Executive Banking Account

Unlimited



Electronic transactions include purchases, debit orders, electronic account payments and electronic inter-account transfers.



Cash withdrawals at participating retailers.



5 Stanbic Bank AutoBank cash deposits.

Free



Emailed monthly statements.



SMS notifications with the MyUpdates service to keep track of every transaction on your account.



Access to Internet, Telephone and Cellphone Banking and our Mobile Banking App for tablets and smartphones.

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 information** and transactions at times most **convenient** for you.

Additional benefits of a **Executive Banking Account**

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 one of our consultants 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 & 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**

- Using a **Stanbic Bank ATM** to make a cash withdrawal is cheaper than doing it over the counter in a branch.
- 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.

Fees

Current Account	
Minimum Opening Amount	GH¢250
Minimum Operating Balance	N/A
Service Fee per month (Students)	N/A
Service Fee per month (FEA Current Accounts)	\$4
Service Fee per month (FCA Current Accounts)	Free
Service Fee per month	GH¢35
	Average balances of GH¢50,000 and above on current accounts attract Nil service fee*
Savings Account	
Minimum Opening Amount	GH¢250
Minimum Operating Balance**	GH¢250
Minimum balance required to earn interest	GH¢1,000
Minimum Opening Amount (FEA Savings Accounts)	\$200
Minimum Operating Balance (FEA Savings Accounts)***	\$200
Service Fee per month (FEA Accounts)	\$4
Service Fee per month (FCA Accounts)	Free
In branch cash withdrawal (GH¢3,000 and below)	GH¢10
Transactions per month above GH¢3,000 (OTC)****	2 Free withdrawals
ATM Transactions	
Cash Withdrawal	
At bank's own ATM	Free
At other banks' ATM (Local)	Min GH¢6.99 (0.65% of amount)
At other banks' ATM (International)	Min GH¢15.99 (0.65% of amount)
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 Customers)	GH¢20
ATM Mini statement @ Stanbic ATMs	Free

Fees

ATM Transactions	
Debit Card	
Visa Blue	N/A
Visa Silver	N/A
Visa Gold	GH¢25
Non collection of Debit cards (after 6 months)	GH¢10
Visa service fee/quarter	GH¢20
Payment via POS terminal/Internet/E-commerce	Free
Optional Issuer Fee (OIF)	3.99% of the exchange rate
Money Wallet Multi Currency Prepaid Card (Mastercard)	2% of Loaded value; min USD15, EUR15, ZAR200, GBP10. 0.5% of load/reload; min Gh¢25
Reissue	
Expired Card	Free
Forgotten PIN	GH¢25
Damaged/Lost/Stolen Card	GH¢25
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	
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

Fees

Cheques	
Cheque book (50 Pages)	
• First Cheque Book	GH¢25
• Subsequent Cheque Book Request	GH¢10
Counter cheques	GH¢10
Returned cheques (no funds)	10% of fv
Returned cheques (post-dated)	Free
Returned cheques (other technical reasons)	GH¢60
Special Clearing	GH¢30
Stop Cheque/Payment	GH¢60
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 Customer	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	Physical	Digital
Cheques		
Cheque Book Request	GH¢ 5	Free
Stop Cheque	GH¢ 5	Free
Cards		
Stop Card	GH¢ 5	Free
Transfers & Payments		
Inter account transfers	GH¢ 5	Free
Transfers to other banks-ACH	GH¢ 5	GH¢ 2.50
Transfers to other banks-RTGS	GH¢ 20	GH¢ 15
Transfers to other banks-GIP	N/A	GH¢ 4
Transfer to Mobile Money Wallets	GH¢ 5.00 + 1%	
Bill Payments	GH¢ 5	Free
Salary processing to other banks	GH¢ 5	Free
Bulk Payments	GH¢ 5	
Instant Cash	N/A	GH¢ 1
POS (Merchant Service Commission)	Min 2% - 4%	
Account Services		
Balance Enquiry	GH¢ 5	Free
Demand Draft	N/A	Free
SMS/Email Alert	Free	Free
Adhoc request (per page)	GH¢ 5	Free
Standing Orders	GH¢ 5	Free

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 Private Banker or call us on **0303409210**.

Value-added services



Instant Cash

Tokenized cash on **ATMs** to enable customers perform **card-less withdrawals**. Tokens for withdrawals are generated via USSD(*715#).



Instant Pay

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



MobyCash

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



Airtime

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



Data

Buy your **4G** surpline and Busy Data 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.



TV Subscription

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



Utility

Pay your **post-paid** Electricity bills, Water bills and SNIIT contribution via 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**



Cardless Cash Deposit

Now **possible** for third party and non-card holders can make **ATM cash deposit**.



Send us an Instant Message via **WeChat** or **Facebook Messenger**.

NB

*Only Current account balances

**Monthly service fee GH¢ 3.00 applies if minimum balance requirement is breached

***No interest payments on FEA savings accounts

**** Excess attracts a fee of GHc 10 per withdrawal. Customer forfeits interest after second free withdrawal.

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.

Call Enterprise Direct 0303409210 | 0556760683 | 0556760686
Toll free line: 18080 (MTN) or 0800 10009 (Vodafone)
+233(0)302815789

Email: customercare@stanbic.com.gh

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 us on the numbers and email above or visit our nearest branch.