

New fees for 2018

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 2018.

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.

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.

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

Email: customercare@stanbic.com.gh



Business Banking (Commercial) Pricing Guide Effective 1st March, 2018

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 below or visit our nearest branch.

Current Account	New Fee
Minimum Opening Amount	GH¢200
Minimum Operating Balance	N/A
Transaction per month	Unlimited
Service Fee/month (Nil transaction attracts Min. fee)	Min GH¢35, Max GH¢500
Cash/cheque pick-up fee	GH¢25
Cheques	
Cheque book (100 pages)	GH¢15
Returned cheques in-house (post-dated)	Free
Counter cheques	GH¢15
Returned cheques (no funds)	10% of face value or GH¢60 whichever is higher
Returned cheques in-house(other reasons)	GH¢60
Special Clearing	GH¢60
Stop Cheque/Payment	GH¢30
Cheque /voucher retrieval	GH¢30
Bank Cheques Issued	
To Stanbic Customer	GH¢15
Non Stanbic Customers	GH¢25
Others	
Certification of Balance to Auditors	GH¢35
Guarantees/Bonds per quarter	0.75%-1%
Ghana Investment Promotion Centre (GIPC) confirmation	GH¢75
Loan/Overdraft/Letter of Credit/Bank Guarantees	
Processing Fee	0.5%
Arrangement/Facility fee	2%
Temporary Excess (TOD) arrangement fee	0.50%
Facility extension fees	1%
ATM Transactions	
Cash Withdrawal	
At bank's own ATM	Free
At other banks' ATM (Local)	Min GH¢6 (0.65% of amount)
At other banks' ATM (International)	Min GH¢15 (0.65% of amount)
Balance enquiry at Bank's own ATM	Free
Balance enquiry at other banks	GH¢3
Balance enquiry at other banks (International)	GH¢3
Access Fee @ Stanbic ATM (International Customers)	GH¢20
ATM Mini statement @ Stanbic ATMs	Free

Debit Card	
Business Debit Card	GH¢10
Non collection of ATM card (after 6 months)	GH¢10
Card Service fee/quarter	GH¢15
Payment via POS terminal/Internet/E-Commerce	Free
Optional Issuer Fee (OIF)	5% of the exchange rate
Reissue	
Expired Card	Free
Forgotten PIN	GH¢10
Damaged/Lost/Stolen Card	GH¢10
Statement	
Regular monthly statements	Free
E-statement	Free
Statement For Visa Purposes (per page)	GH¢5
Adhoc request per page	GH¢5
In-branch Mini-statement/duplicate	GH¢2
Standing order	
Setup	Free
Internal (monthly)	Free
To other banks (monthly)	GH¢5
Default - no funds	GH¢5
Transfers	
Transfers to other banks - ACH	GH¢5
Receipts from other banks - ACH	GH¢2 max, GH¢150
Salary processing into Stanbic account	Free
Salary processing (bulk)	GH¢100
Swift-Local	GH¢60
Salary processing (manual)	GH¢6
Internet Banking Transfers	
Own account/Stanbic account	Free
To other banks	GH¢2.5
Insurance	
Penalty: Refund Payment on Delayed insurance policy renewal	GH¢500
E-banking	
nBOL (Online Banking)/monthly	GH¢50
Account to wallet (MTN, Tigo, Airtel, Slydepay)	GH¢1
GIP transfers on digital	GH¢10
POS (Merchant Service Commission)**	2% - 4%
* Fee per Debit - 0.18%, Min Gh¢5, Max Gh¢7.5 ** POS credit sales Turnover	