

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.

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 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.

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.

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.

Toll free line: 18080 (MTN) OR 0800 10009 (Vodafone)
Direct line: +233(0)302815789
Email: customercare@stanbic.com.gh



Private Banking Pricing Guide Effective 1st March, 2018

Current Account	
Minimum Opening Amount	GH¢500
Minimum Operating Balance	N/A
Service Fee per month (FEA Accounts)	\$4
Service Fee per month (FCA Accounts)	Free
Service Fee (Flat) per month	GHC75.00 flat
	Average balances of GH¢100,000 and above on current accounts attract Nil service fee*
Savings Account	
Minimum Opening Amount	GH¢500
Minimum Operating Balance**	GH¢500
Minimum balance required to earn interest	GH¢1,000
Minimum Opening Amount (FEA Accounts)	\$200
Minimum Operating Balance (FEA Accounts)***	\$200
In branch cash withdrawal (if less than GHc 1,000)	GH¢10
Transactions per month (OTC)****	2 Free & customer forfeits interest after 2nd free withdrawal
ATM Transactions	
Cash Withdrawal	
At bank's Own ATM	Free
At other bank's ATM (Local)	Min GH¢6 (0.65% of amount)
At other bank's ATM (International)	Min GH¢15 (0.65% of amount)
Balance enquiry at banks 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	
Visa Platinum	GH¢50
Payment via POS terminal/Internet/E-commerce	Free
Non Collection of Debit Card (after 6 months)	GH¢10
Card Service Fee/quarter	GH¢25
Optional Issuer Fee (OIF)	5%
Money Wallet Multi Currency Prepaid Card(Mastercard)	2% of Loaded value ; min USD15, EUR15, ZAR200, GBP10. 0.5% of load/reload value; Min GH¢25
Re-issue	
Expired Card	Free
Forgotten PIN	GH¢50
Damaged/Lost/Stolen Card	GH¢50
Priority Pass	
Priority Pass Card (Airport Lounge Access)	Free
Fee per visit	\$27
Guest Fee per visit	\$27
Priority Pass Reissue	\$10
Statement	
E-Statement	Free
Regular monthly statement	Free

In-branch Mini-statement/duplicate	Free
Statement for Visa purposes (per page)	GH¢5
Adhoc request/page	GH¢5
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
Swift - Local	GH¢15
Transfers to other banks- ACH	GH¢5
Transfers to other banks - ACH (Express)	GH¢30
Internet Banking Transfers	
Own account/Stanbic account	Free
Transfers to other banks - ACH (Express)	GH¢15
Transfers to other banks- ACH	GH¢2.5
Cheques	
Cheque book (50 pages)	Free
Counter cheques	GH¢10
Returned cheques (post-dated)	Free
Returned cheques (no funds)	10% of face value
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
Others	
Certification of Balance to Auditors	GH¢35
Ghana Investment Promotion Centre (GIPC) confirmation	GH¢75
Guarantees/Quarter	0.75%-1.00%
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
E-banking	
Account to Wallet (MTN, Tigo, Airtel, Slydepay)	GH¢1.5
GIP transfers on digital	GH¢10
Insurance	
Penalty: Refund Premium on Delayed Insurance Policy Renewal	GH¢200
*Only Current account balances **GHS 3 fee is charged when the savings account balance is below the stated minimum operating balance ***No interest payments on FEA savings accounts ****Excess attracts a fee of GH¢5 per withdrawal	