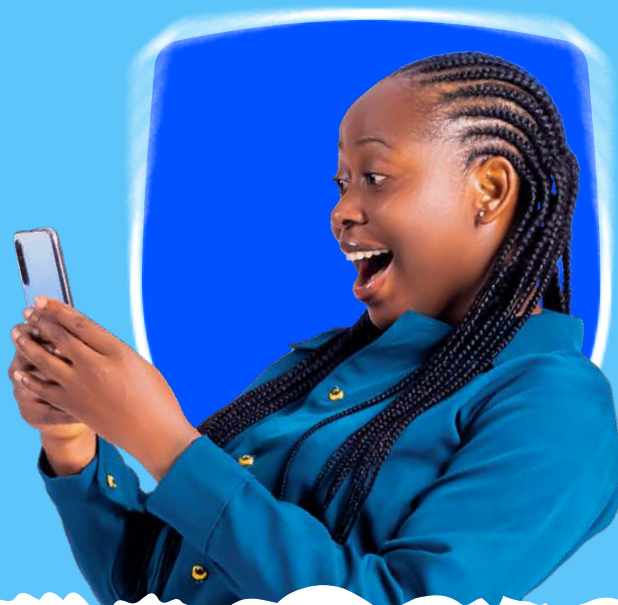




Stanbic
Bank

PRICING 2024 YOUTH BANKING

EFFECTIVE OCTOBER, 2024



LEARN. CONNECT. TRANSACT | LET'S REMAIN YOUR PLUG FOR LIFE!

Youth Banking is a customer proposition targeted at young people between the ages of zero to twenty-five years old (0-25 yrs) with the goal to provide them with a secure and convenient way to carry out their banking activities while gaining additional support through carefully curated learning resources and enabling them to connect with opportunities to build their dreams.

YOUTH BANKING PRODUCT SUITE



Youth Pass

Savings Account
with a **Youth
Debit Card(Visa)**



Youth Pay

- Ghana Pay
- Mobile Money
- Cash to Account Remittances***



Youth Link

- Internet Banking
- USSD mobile Banking
- E-statements
- Wide ATM reach
- Youth Portal



Youth Save

- SIMS App
- Eduplan Savings
- Fixed Deposit



Youth Cash

- **Preapproved Salary Overdraft** (Terms and Conditions Apply)
- **Lifestyle Loans** (Terms and Conditions Apply)

BENEFITS OF A YOUTH BANKING ACCOUNT



24/7 Banking services via **our digital channels & Voice Branch**



No Monthly Maintenance fees



Complimentary **invitations** to Stanbic Youth events and masterclasses



Automatic eligibility to **join the Stanbic Business Club**



Free Access to Stanbic Bank Financial Fitness Programmes



Free POS /Online



Free SMS alerts for transactions carried out on your account.



Free Internet and Mobile banking



Free electronic statement



Free inter-account transfers



Incubator Community and access to **online portal services** for advisory support/networking



Automatic eligibility to access **SB Incubator** co-working space subject to availability and pre-booking via online booking portal

YOUTH TRANSACT

Pay as you Transact	Youth Transact
Current Account	
Open when overdraft is required	GHS 100
Minimum Operating Balance	No Minimum Operating Balance
Overdraft account	GHS 12.5
Savings Account	
Minimum Opening Amount	GHS 20
Minimum Operating Balance	GHS 20
Minimum balance required to earn interest	Above GHS 200
Card Transactions	
Youth Banking	
At bank's own ATM	Free
At other banks' ATM (Local)	(1% of amount), min GHS 15
At other banks' ATM (International)	(1% of amount), min GHS 30
Balance enquiry at banks own ATM	Free
Balance enquiry at other banks ATM	GHS 3.99
Balance enquiry at other banks ATM (International)	GHS 3
Mini statement at Stanbic ATMs	Free
Youth Banking Debit Card	Free
Non collection of Debit cards (after 6 months)	N/A
Card Maintenance Fee - Monthly	GHS 4
Payment via POS terminal / Internet/E-commerce	Free
Optional Issuer Fee (OIF)	7.5% of the exchange rate
Prepaid Cards	
Money Wallet Multi Currency Prepaid Card (Mastercard)	2% of load/reload value; min \$15, EUR15, GBP10, ZAR 200. Cedi purse load/reload is FREE
Gh-Link Card	
New Card Issuance Fee	GHS 10
Damaged, Lost or Stolen Cards	GHS 10
Card Quarterly Fees	GHS 10
Expired Card	Free
Forgotten Pin	GHS 10
Payment via POS terminal / Internet/E-commerce	Free
At bank's own ATM	Free
At other banks' ATM	GHS 3
Reissue	
Expired Card	Free
Forgotten PIN	Free
Damaged/Lost/Stolen Card	GHS 10
Statement	
E Statement	Free
Regular monthly statement	Free
Adhoc request (per page)	GHS 5
Statement for Visa purposes (per page)	GHS 5

Transaction Type	Youth Transact
Standing order	
Setup	GHS 5
Internal (monthly)	Free
To other banks (monthly)	GHS 3
Default - no funds	GHS 5
Transfers	
Transfers to other banks - ACH	GHS 5
Transfers to other banks - ACH (Express)	GHS 30
Near Real Time	GHS 10
Swift-Local	GHS 15
Direct Debit Presentment	GHS 0.50
Salary processing into Stanbic account	
Manual	Free
Automated	Free
Bank Cheques Issued	
Stanbic Customers	GHS 25
Non Stanbic Customers	GHS 35
Exam/School fees related	GHS 10
Loan/Overdraft	
Arrangement Fee	1% of face value
Processing fee	Min GHS 50 (1.5% of face value)
Temporary Excess (TOD) arrangement fee	Min GHS 50 (4% of face value)
Insurance	
Penalty: Refund Premium on Delayed Insurance Policy Renewal	GHS 200
	GHS 200



Electronic transfers
using Internet, Cellphone
and Telephone banking,
as well as the **Mobile
App**

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.

DIGITAL CHANNELS

Transaction Type	Fees
Cheques	
Cheque Book Request	Free
Stop Cheque	Free
Cards	
Stop Card	Free
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¢ 5
Transfer to Mobile Money Wallets-GIP	1% 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	
Balance Enquiry	Free
Demand Draft	Free
SMS/Email Alert	Free
Adhoc request (per page)	Free
Standing Orders	Free

WHAT YOU GET



Control

Manage your overdraft limits from your device using our mobile banking app using our Internet Banking, and other digital platforms.



Security

Know your money's safe when making payments in-store, online or overseas with our secured Youth Banking Debit Card.



Independence

Bank the way you want to, whenever you want to – online, at our ATMs, and via telephones.

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, Youth 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 Youth Debit Card.



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

NB

***** No interest payments on FEA savings accounts.
All electronic transfers shall be subject to the E-levy of 1.5% in line with the E-levy Act 2022 (Act 1075)

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