



Stanbic Bank



# Youth Banking

2026 Pricing

EFFECTIVE JUNE 2026

## Learn. Connect. Transact | Let's Build Your Future Together!

Youth Banking is a customer proposition targeted at aspiring young achievers earning below GHS 3,499 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 Chip & Pin International Visa debit card



#### Youth Pay

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



#### Youth Link

- Internet Banking
- USSD mobile Banking
- E-statements
- Wide A7M reach
- Youth Portal



#### Youth Cash

- **Preapproved Salary Overdraft:** Up to 50% of net monthly salary\*\*\*\*
- **Lifestyle Loans** approved in 24 hours
- **10% of the initial loan amount** will be paid to the estate of the customer in the unfortunate event of the death of the account holder.



#### Youth Save

Target savings towards Weddings, Holidays, Graduation

### 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

**FREE**

Access to Stanbic Bank Financial Fitness Programmes

**FREE**

Youth Banking Visa Debit Card Personalization (Optional. T&Cs Apply)

**FREE**

SMS alerts for transactions carried out on your account.

**FREE**

Internet and Mobile banking

**FREE**

electronic statement

**FREE**

inter-account transfers

**FREE**

POS /Online

**INCUBATOR**

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

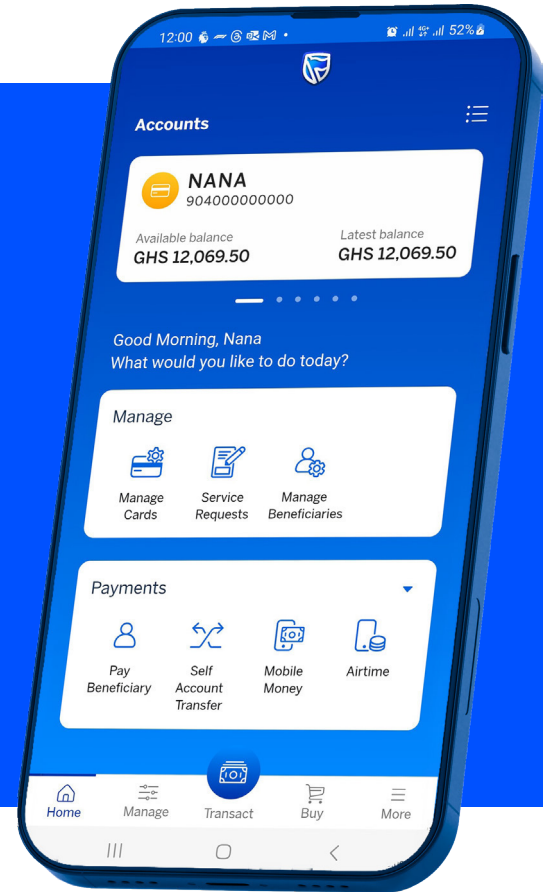
Automatic eligibility to access SB Incubator co-working space subject to availability and pre-booking via

**ONLINE**  
booking portal

# The Stanbic SMART APP is LIVE!

It's faster, smarter and more loaded.

Download now!  



## What You Get



### Control

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



### Independence

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



### Security

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

## Keeping cost down:

- 1 **Using a Stanbic Bank ATM to make a cash withdrawal is cheaper** than doing it using another bank's ATM.
- 3 **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.
- 5 **Keep your Stanbic Bank card in a safe place** to avoid paying for replacements.

- 2 **Using internet banking to initiate transfers is cheaper** than doing it over the counter in a branch.
- 4 **Ensure that you have enough money** to meet regular payments like loan repayments and debit orders.

## Transaction Fees

Pay As You Transact	
Current Account	
Open when overdraft is required	GHS 100
Minimum Operating Balance	No Minimum Operating Balance
Overdraft account	GHS 14.99
Savings Account	
Minimum Opening Amount	GHS 50
Minimum Operating Balance	GHS 50
Minimum balance required to earn interest	Above GHS 1,000
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 3.99
Mini statement at Stanbic ATMs	Free
Youth Banking Debit Card	Free
Non collection of Debit cards (after 6 months)	N/A
Card Maintenance Fee	GHS 20
Payment via POS terminal / Internet/E-commerce	Free
Optional Issuer Fee (OIF)	7.5% of the exchange rate
Fees for International Card transactions in Ghana Cedis (GHS) ****	7.50% of transaction amount
Prepaid Cards	
Money Wallet Multi Currency Prepaid Card (Mastercard)	2% of load/reload value; min USD15, EUR15, GBP10, ZAR 200. Cedi purse load/ reload is FREE
Optional Issuer Fee / Currency Conversion	4.75% of the exchange rate
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

<b>Reissue</b>	
Expired Card	Free
Forgotten PIN	Free
Damaged/Lost/Stolen Card	GHS 10
<b>Statement</b>	
E Statement	Free
Regular monthly statement	Free
Adhoc request (per page)	GHS 10
Statement for Visa purposes (per page)	GHS 10
<b>Standing Order</b>	
Setup	GHS 5
Internal (monthly)	Free
To other banks (monthly)	GHS 5
Default - no funds	GHS 5
<b>Transfers</b>	
Transfers to other banks -ACH	GHS 5
Transfers to other banks - ACH (Express)	GHS 30
Near Real Time	GHS 10
Swift-Local	GHS 30
Direct Debit Presentment	GHS 0.50
<b>Salary processing into Stabic account</b>	
Manual	Free
Automated	Free
<b>Bank Cheques Issued</b>	
Stanbic Customers	GHS 25
Non Stanbic Customers	GHS 35
Exam/School fees related	GHS 10
<b>Loan/Overdraft</b>	
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)
<b>Insurance</b>	
Penalty: Refund Premium on Delayed Insurance Policy Renewal	GHS 200

## Digital Channels

Transfers & Payments	
Inter account transfers	Free
Transfers to other banks-ACH	GHS 5
Transfers to other banks-RTGS	GHS 30
Near Real Time	GHS 10
Transfers to other banks-GIP	1% Max GHS 10
Transfer to Mobile Money Wallets-GIP	1% Max GHS 20
Bill Payments	Free
Bulk Payments	N/A
Instant Cash	GHS 1
POS (Merchant Service Commission)	Min 2% - 4%
Account Services	
Statement For Visa Purposes per page (Self service)	Free

## Value Added Service

 <p><b>Instant Cash</b> Tokenised cash on ATMs to enable customers perform cardless withdrawals. Tokens for withdrawals are generated via USSD (*715#).</p>	 <p><b>Instant Pay</b> Local bank beneficiaries receive instant value on transfers completed on Stanbic Online Channels.</p>
 <p><b>Moby Cash</b> On-premise secure cash pick ups for clients with instant value to accounts.</p>	 <p><b>Airtime</b> Purchase Airtime for all networks on any of our digital channels.</p>
 <p><b>Data</b> Buy your 4G and 5G Data on any of our digital channels.</p>	 <p><b>Account to wallet (*170# and *707#)</b> Transfer money IN and OUT via Mobile Money linkage. Transfer from your account to wallet and wallet to account.</p>
 <p><b>TV Subscription</b> Pay your DSTV, GO TV and DSTV Box Office subscriptions with any of our digital channels.</p>	 <p><b>Utility</b> Pay your post-pald Electricity bills. Water bills and SSNIT contribution via our digital channels.</p>
 <p><b>Mobile Money Cashout</b> Give Mobile Money users the option to withdraw from their wallet using the Token generation method on a Stanbic ATM 24/7</p>	 <p><b>Cardless Cash Deposit</b> Now possible for third party and non-card holders to make ATM cash deposits.</p>

## The Following Tips Will Assist You In Banking Faster And Cheaper - At Your Own Convenience



Swipe your Debit, Cheque or Credit card when purchasing at retailers.



Shop online with your Cheque or Credit card.



Electronic transfers using Internet, Cellphone and Telephone banking, as well as the Mobile App, is cost-effective.



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

### NB

\* No interest payments on FEA savings accounts.

\*\*\* Withdrawals on other Banks ATM attracts a charge. Stanbic ATM withdrawals is free

\*\*\*\* International Transaction Fees for Transactions of GHS 50 and below will be waived.

### Contact Us:

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** (Telecel)  
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Email: [customer care@stanbic.com.gh](mailto:customer care@stanbic.com.gh)