

PRICING 2024 BUSINESS BANKING (Enterprise)



Stanbic
Bank



EFFECTIVE APRIL, 2024

YOUR BUSINESS, MORE SECURED.

Stanbic Enterprise Banking is your right financial business partner in every new step on your business journey to success. From your start phase through to managing your daily finances, up to your growth prospects, we are there with you every step of the way.

HOW DO WE DO THAT?



We help you manage your business and take decisions on your finances on the go with **Enterprise online**; a simplified and secured online platform which allows you to **access** your account balances and statement, effect local payments across banks, pay salaries with a **“maker checker”** functionality of segregated authority rights. This makes banking convenient, anytime, anywhere.



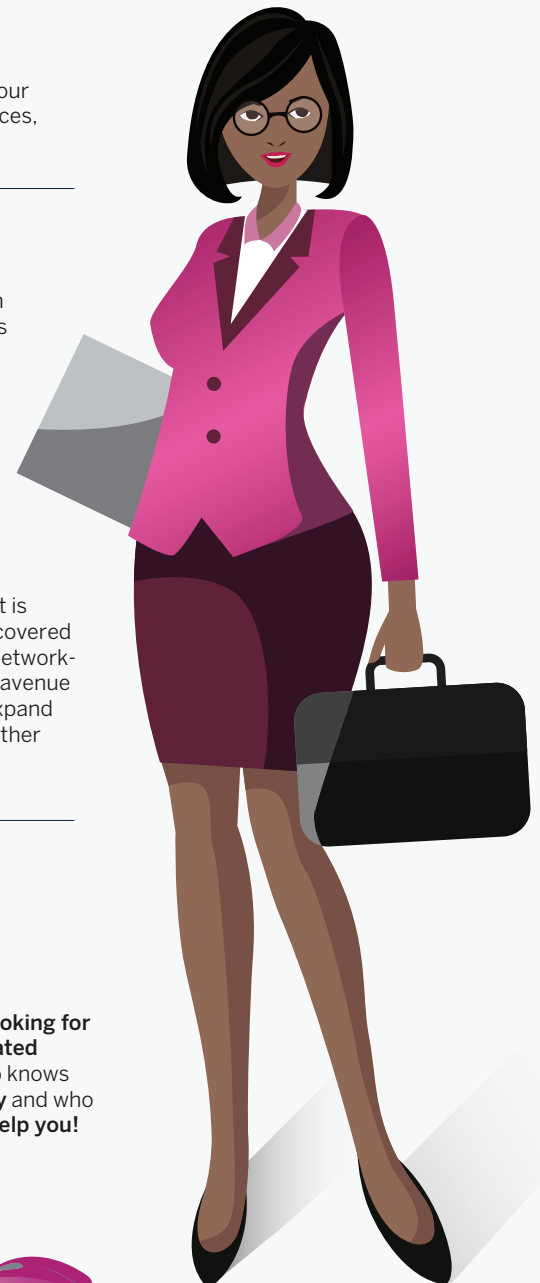
Your cash management hassle in terms of payment and collections is over.! With our **moby**cash collection, **wallet to account linkage** and other cash solutions, we are creating convenience by allowing you to transact and do your business at the same time, no need to visit a branch.



We assist you clear your goods, stock up your wares and fuel your growth prospects with **Enterprise Smart Loan**. We also have other lending solutions to take care of your short to medium term aspirations.



We know access to other market is paramount to you, we have you covered with our **trade clubs** and other networking events where we provide the avenue for access to other markets to expand your product reach and source other materials among others.



WHAT HAS CHANGED?

No more waiting for long periods to get hold of the correct person who knows your business and **can help you!**



No more having to leave your business premises to travel to a branch to seek **solutions to your needs!**



No more looking for the designated person who knows your **history** and who alone **can help you!**

What help can you get through Enterprise Direct?

- **Get detailed information** on your Business Current Account, including payment enquiries, deposits and balances.
- **Virtual banking is open until 7pm** – two hours after the branch closes. **Deliberate conversation** on how to partner to grow and manage your business.
- **Find out about our solutions.**
- **Process your loans and international transfers.**
- **Find out how to grow your business** with our extensive lending product solutions.



Bank your way,
take control

Keeping **cost down**

- Using a **Stanbic Bank ATM** to make a cash withdrawal is cheaper than doing it using another bank's ATM.
- 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.

| Transaction Type | |
|--|---|
| Current Account | |
| Minimum Opening Amount | GH¢200 |
| Minimum Operating Balance | N/A |
| Transaction per month | Unlimited |
| Service Fee (Flat) per month | GH¢62 |
| Cash/cheque pick-up fee | GH¢50 (when cash pick is below the threshold of GH¢20K) |
| Cheques | |
| Cheque book (100 pages) | GH¢100 |
| Returned cheques in-house (post-dated) | Free |
| Counter cheques | GH¢15 |
| Returned cheques (no funds) | GH¢9 |
| Returned cheques in-house (other reasons) | GH¢9 |
| 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¢150 |
| Guarantees/Bonds per quarter | 0.75%-1% min GH¢50 |
| 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 | 2% |
| Facility extension fees confirmation | 1% |

| ATM Transactions | |
|---|-----------------------------------|
| VISA Debit Cards | |
| At bank's own ATM | Free |
| At other banks' ATM (Local)*** | (1.00% of amount), min. GHS 15.00 |
| At other banks' ATM (International) | (1.00% of amount), min. GHS 30.00 |
| Balance enquiry at Bank's own ATM | Free |
| Balance enquiry at other banks | GH¢3.99 |
| Balance enquiry at other banks (International) | GH¢3.99 |
| Access Fee @ Stanbic ATM (International Cardholders) | GH¢25.99 |
| ATM Mini statement @ Stanbic ATMs | Free |
| Business Debit Card | GH¢15 |
| Non collection of ATM card (after 6 months) | N/A |
| Card Quarterly Fees | GH¢20 |
| Payment via POS terminal/Internet / E-Commerce | Free |
| Optional Issuer Fee (OIF) | 7.50% of the exchange rate |
| Gh-Link Card | |
| New Card Issuance Fee | GH¢ 10 |
| Damaged, Lost or Stolen Cards | GH¢ 10 |
| Card Quarterly Fees | GH¢ 10 |
| Expired Card | Free |
| Forgotten Pin | GH¢ 10 |
| Payment via POS terminal / Internet/E-commerce | Free |
| At bank's own ATM | Free |
| At other banks' ATM | GH¢ 3 |
| Reissue | |
| Expired Card | Free |
| Forgotten PIN | Free |
| Damaged/Lost/Stolen Card | GH¢15 |
| 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 | Free |
| Internal (monthly) | Free |
| To Other Banks (monthly) | GH¢5 |
| Default-no funds | Free |
| 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 |
| Near Real Time | GH¢10 |
| Swift-Local | GH¢60 |
| Salary processing (manual) | GH¢6 |
| Direct Debit Presentment | GH¢0.50 |
| Insurance | |
| Penalty: Refund Payment on Delayed insurance policy renewal | GH¢500 |

DIGITAL CHANNELS



| Transaction Type | Digital |
|------------------------------------|-------------|
| Transfers & Payments | |
| Inter account transfers | Free |
| Transfers to other banks-ACH | GH¢ 5 |
| Transfers to other banks-RTGS | GH¢ 60 |
| Bill Payments | Free |
| Bulk Payments | N/A |
| Instant Cash | GH¢ 1 |
| nBOL (Online Banking)/monthly | GH¢ 50 |
| POS (Merchant Service Commission)* | Min 2% - 4% |
| Enterprise Online | Free |
| Account Services | |
| SMS/Email Alert | Free |

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** Surfline 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**.

NB

*POS credit sales Turnover

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

Electronic transfers may be subject to the E-levy of 1% in line with the Electronic Transfer Levy (Amendment) Act 2022 (ACT 1089)

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 us on **0303409210 / 0556760683 / 0556760686**

Email: **MyBusinessCentre@stanbic.com.gh**