PRICING 2024 EXECUTIVE BANKING

EFFECTIVE APRIL, 2024

UNLOCK A FUTURE FULL OF POSSIBILITIES

Executive Banking is a comprehensive banking package which seeks to meet your need for **convenience**, **solutions** and **benefits**.

We give 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 **April**, **2024**.

BENEFITS OF AN EXECUTIVE BANKING ACCOUNT



Access to higher limits on Unsecured Personal Loans



Exclusively branded cheque book





Special Lifestyle Privileges and discounts at our preferred partner locations International /online payment access through the Gold Visa Card

Membership recognition through invitations to special Stanbic sponsored events

lifestyle

Vehicle & Asset Finance special discount

Mortgages / Homeloan

properties to suit your

CONVENIENCE OF AN EXECUTIVE BANKING ACCOUNT



An Executive Current **Account**







50 leaf Cheque Book per year







Simple banking through Stanbic App



Cash to Account Remittances (This is currently available for only Ria)

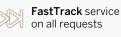


SMS alert service

Stanbic

Bank

Internet Banking and USSD mobile banking



Executive Banking service areas in select branches Accra Main, Stanbic Heights, East Legon, Tema Industrial, University of Ghana-Legon, Kumasi Harper Road, Asokwa, Takoradi, Dansoman, Spintex, Achimota, Junction Mall, Airport City and Mövenpick.



Current Account	
Minimum Opening Amount	GH¢250
Minimum Operating Balance	N/A
Service Fee per month (FEA Current Accounts)	USD5, GBP2.58, EUR3.66, ZAR50.57
Service Fee per month	GH¢39.99
	Average balances of GH¢50,000 and above on current accounts attract Nil service fee*
Service Fee per month (FEA Accounts)	USD5, GBP2.58, EUR3.66, ZAR50.57
Savings Account	
Minimum Opening Amount	GH¢250
Minimum Operating Balance	GH¢250
Minimum balance required to earn interest	Above GH¢1,000
Card 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 (local)	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
Visa Gold	GH¢30
Non collection of Debit cards (after 6 months)	N/A
Card Quarterly Fees	GH¢30
Payment via POS terminal/Internet/E-commerce	Free
Optional Issuer Fee / Currency Conversion Fees	7.50% of the exchange rate
Fees for International Card transactions in Ghana Cedis (GHS)	7.50% of the exchange rate
Prepaid Cards	
Money Wallet Multi Currency Prepaid Card (Mastercard)	2% of load/reload value; min \$15, EUR15, GBP10, ZAR 200.
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¢30
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	GH¢5
Internal (monthly)	Free
To Other Banks (monthly) Default-no funds	GH¢3
	GH¢5
Transfers	-
Salary Crediting	Free
Transfers to other banks- ACH	GH¢5
Transfers to other banks - ACH (Express)	GH¢30
Near Real Time	GH¢10
Direct Debit Presentment	GH¢0.50
Swift - Local	GH¢30
Salary processing into Stanbic account	
Manual	Free
Automated	Free
Cheques	
Cheque book (50 Pages)	GH¢50
Counter cheques	N/A
Returned cheques (no funds)	GH¢9
Returned cheques (post-dated)	Free
Returned cheques (other technical reasons)	GH¢9
Special Clearing	GH¢60
Stop Cheque/Payment	GH¢30
Cheque/ voucher retrieval	GH¢30
Others	
Certification of Balance to Auditors	GH¢150
Ghana Investment Promotion Centre (GIPC) confirmation	GH¢75
Guarantees/Quarter	0.75% - 1%
Bank Cheques Issued	
To Stanbic Customers	GH¢25
Non Stanbic Customers	GH¢35
Exam/School fees related	GH¢10

Loan/Overdraft		
Processing Fee	1.5% of face value; Min GH¢50	
Arrangement/Facility fee	1% of face value; Min GH¢50	
Temporary Excess (TOD) arrangement fee	4% of face value; Min GH¢50	
Insurance		
Penalty: Refund Premium on delayed Insurance Policy Renewal	GH¢200	

DIGITAL CHANNELS

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Transaction Type	Digital
Transfers & Payments	
Inter account transfers	Free
Transfers to other banks-ACH	GH¢5
Transfers to other banks-RTGS	GH¢30
Transfers to other banks-GIP	1% Max GH¢10
Transfer to Mobile Money wallet - GIP	1% Max GHS10
Bill Payments	Free
Salary processing to other banks	Free
Bulk Payments	N/A
Instant Cash	GH¢ 1
Account Services	
SMS/Email Alert	Free

EXECUTIVE BANKING SOLUTIONS

- Planning for Education for Children through Eduplan
- Hospital Cash Cover: cash back of GH¢100 per day for 180 days (Only covers hospitalization due to an accident)
- Travel Insurance Cover of up to 45,000 Euros
- Income Protection Cover of GH¢4,500, paid in 3 installments for 3 months
- Salary Overdraft
- Transactional and savings Products
- Comprehensive Home Loan Solutions
- Personal Loans of up to GH¢300,000

