



Stanbic Bank

PRICING 2024 PRIVATE BANKING

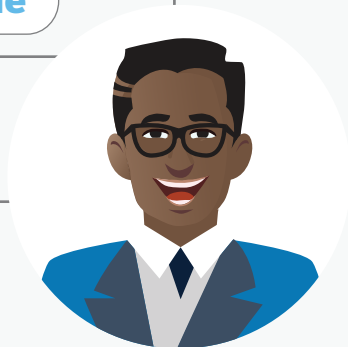
EFFECTIVE APRIL, 2024



THE LIFESTYLE OF YOUR DREAMS

Stanbic bank Private banking is designed to mold perfectly to your needs by giving you the personal attention you need and deserve. This exceptional offering integrates quality banking and wealth advisory services seamlessly and unobtrusively with your lifestyle.

 **Enable**



HOW DO WE DO THAT



Transactional and Investments

- Current Account
- Savings Account
- Call Account
- Fixed Deposit Account
- Contract Save Investments
- Repo Investments (Repurchase Agreements)
- Commercial Paper Investments
- Bonus Investments



Lending Solutions

- Unsecured Personal Loans up to GHS300,000
- Secured Personal Loans unlimited (depending on the nature of facility and security)
- Secured Overdrafts
- Credit Cards
- Term Loans
- Vehicle and Asset Finance (asset includes all approved movables)
- Home Loans
- Equity Release
- Vacant land Finance



Investment Management Services

- Stanbic Retirement Account
- Stanbic Personal Investment Account
- Investment Advisory Services
- Offshore Banking Services (Isle of Man, Jersey and Mauritius)



Insurance

- Motor Insurance
- Home Insurance
- Personal Accident and Disability Cover
- Travel Insurance
- Education Plan (Edu Plan)
- Funeral Insurance

KEEPING COST DOWN

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

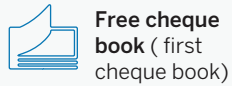
Using **internet banking** to initiate transfers is cheaper than doing it over the counter in a branch.

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.

BENEFITS OF A PRIVATE BANKING ACCOUNT



Free cheque book (first cheque book)



Exclusive Networking events



Seamless **cross-border** payments



Free withdrawals at Stanbic ATMs



Lifestyle privileges for having a **Visa Signature Card****



LoungeKey (Airport Lounge)



Free internet banking/ online banking



Visa Signature Debit and Credit Cards



Free travel insurance



Preferential Pricing (Forex sale or buying, loan and investment rates)



Flexible daily ATM withdrawals limits UP TO **GHS 10,000**



Money wallet cards



Earn **reward points** on your Credit Card



Free banking for average monthly balance of **GHS75,000**

Current Account

Minimum Opening Amount	GH¢500
Minimum Operating Balance	N/A
Service Fee per month (FEA Accounts)	USD5, GBP2.58, EUR3.66, ZAR50.57
Service Fee (Flat) per month	GH¢79.99 Average balances of GH¢75,000 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	Above GH¢1,000

Card Transactions

VISA Debit Cards

At bank's Own ATM	Free
At other bank's ATM (Local)***	(1.00% of amount), min. GH¢ 15.00
At other banks' ATM (International)	(1.00% of amount), min. GH¢ 30.00
Balance enquiry at banks own ATM	Free
Balance enquiry at other banks ATM	GH¢3.99
Balance enquiry at other banks ATM (International)	GH¢3.99
Access Fee at Stanbic ATM (International Cardholders)	GH¢25.99
Mini statement at Stanbic ATMs	Free
Visa Signature	GH¢55
Payment via POS terminal/Internet / E-commerce	Free
Non Collection of Debit Card (after 6 months)	GH¢10
Card Quarterly Fees	GH¢40
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.
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**Visit <https://africa.visa.com/pay-with-visa/find-a-card/signature.html>

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¢55
Statement	
E-Statement	Free
Regular monthly statement	Free
Statement for Visa purposes (per page) 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
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
Cheques	
Cheque book (50 pages)	Free
Counter cheques	N/A
Returned cheques (post-dated)	Free
Returned cheques (no funds)	GH¢9
Returned cheques (other reasons)	GH¢9
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
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

Insurance	
Penalty: Refund Premium on Delayed Insurance Policy Renewal	GH¢200
Others	
Certification of Balance to Auditors	GH¢150
Ghana Investment Promotion Centre (GIPC) confirmation	GH¢75
Guarantees/Quarter	0.75% - 1%

DIGITAL CHANNELS

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
Bulk Payments	N/A
Instant Cash	GH¢ 1
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#).



Instant Pay

Local bank beneficiaries receive instant **value on transfers** completed on **Stanbic Online Channels**.



MobyCash

On-premise secure cash pick ups for clients with instant value to accounts.



Airtime

Purchase Airtime for **all networks** on any of our digital channels.



Data

Buy your **4G** Surfline and Busy Data 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.



TV Subscription

Pay your **DSTV**, **GOTV** and **DSTV Box Office** **subscriptions** with any of our digital channels.



Utility

Pay your **post-paid** Electricity bills, Water bills and SSNIT contribution via 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**



Cardless Cash Deposit

Now **possible** for third party and non-card holders to make **ATM cash deposits**.

NB

* Only Current account balances
 *** Withdrawals on other Banks ATM attracts a charge. Stanbic ATM withdrawals are 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**.

Toll free line: **18080** (MTN) or **0800 10009** (Vodafone)
+233(0)302815789

Email: customer@stanbic.com.gh