



Achiever Banking Pricing Guide

Effective **1st March, 2019**



It's your time

- Stanbic Bank Achiever Banking is a customer proposition targeted at the working-class customer earning a regular salary or income and provides them with a secure and convenient way to carry out their banking activities.

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 **1st March, 2019**.

Achiever Banking Product Suite



Achiever Pass

- An Achiever Current Account with a **Chip & Pin** International Visa debit card



Achiever Life*

- Hospital Cash Cover:** cash back of GHS100 per day for 180 days*
- Retrenchment Cover:** Ghs1000 per month for 3 months
- Discount on Motor Insurance Purchase:** Up to 10%
- Achiever Save:** Target savings towards Weddings, Holidays, Graduation etc



Achiever Link

- Internet Banking
- USSD mobile Banking
- E-statements
- Wide ATM reach
- Workplace Banking
- Achiever App



Achiever Pay

- SlydePay
- Ezwich
- Mobile Money
- Cash to Account Remittances**



Achiever 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.



* Applies to Bundle package

** Remittance cash straight to account available for only Ria currently

*** Preapproved OD applicable after 3rd consecutive salary Credit.

Benefits of a Achiever Banking Account



Get **free SMS** alerts for transactions carried out on your **account**.



Free first Cheque Book (50 Pages)



Sign up for **free** Internet banking



Free ATM withdrawal on SBG ATMs



Free inter-account transfers



24hr TAT for an Achiever Loan



Free POS/Online



Paperless Account Origination



Free electronic statement



Up to **GHS 18,000** Hospitalization Support



Free Mobile Banking



3-month retrenchment cushion of Up to **GHS 3,000**.



Free Visa Card

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.



	Pay As You Transact	Achiever Banking
Current Account		
Minimum Opening Amount	GH¢50	GH¢100
Minimum Operating Balance	N/A	N/A
Service Fee per month (Students)	GH¢5	N/A
Service Fee per month (FEA Current Accounts)	\$4	\$4
Service Fee per month (FCA Current Accounts)	Free	Free
Achiever pay as you go	GH¢12.5	N/A
Achiever monthly bundled fee	N/A	GH¢20
Savings Account		
Minimum Opening Amount	GH¢50	GH¢100
Minimum Operating Balance**	GH¢50	GH¢100
Minimum balance required to earn interest	GH¢1,000	GH¢1,000
Minimum Opening Amount (FEA Savings Accounts)	\$200	\$200
Minimum Operating Balance (FEA Savings Accounts)***	\$200	\$200
Service Fee per month (FEA Accounts)	Free	Free
Service Fee per month (FCA Accounts)	Free	Free
In branch cash withdrawal (GH¢3,000 and below)	GH¢10	GH¢10
Transactions per month above GH¢ 3,000 (OTC)****	2 Free	2 Free
ATM Transactions		
Cash Withdrawal		
At bank's own ATM	Free	Free
At other banks' ATM (Local)	Min GH¢6.99 (0.65% of amt.)	Min GH¢6.99 (0.65% of amt.)
At other banks' ATM (International)	Min GH¢15.99 (0.65% of amt.)	Min GH¢15.99 (0.65% of amt.)
Balance enquiry at banks own ATM	Free	Free
Balance enquiry at other banks ATM	GH¢3	GH¢3
Balance enquiry at other banks ATM (International)	GH¢3	GH¢3
Access Fee at Stanbic ATM (International Customers)	GH¢25.99	GH¢25.99
Mini statement at Stanbic ATMs	Free	Free

	Pay As You Transact	Achiever Banking
ATM Transactions		
Debit Cards		
Visa Blue	GH¢10	N/A
Visa Silver	N/A	GH¢10
Non collection of Debit cards (after 6 months)	GH¢10	GH¢10
Visa service fee/quarter	GH¢15	GH¢15
Payment via POS terminal/ Internet/E-commerce	Free	Free
Optional Issuer Fee (OIF)	3.99% of the exchange rate	3.99% of the exchange rate
Money Wallet Multi Currency Prepaid Card (Mastercard)	2% of Loaded value; min USD15, EUR15, ZAR200, GBP10.0.5% of load/reload; min Gh¢25	2% of Loaded value; min USD15, EUR15, ZAR200, GBP10.0.5% of load/reload; min Gh¢25
Reissue		
Expired Card	Free	Free
Forgotten PIN	GH¢10	GH¢10
Damaged/Lost/Stolen Card	GH¢10	GH¢10
Statement		
E Statement	Free	Free
Regular monthly statement	Free	Free
Adhoc request (per page)	GH¢5	GH¢5
Statement for Visa purposes (per page)	GH¢5	GH¢5
Standing order		
Setup	GH¢5	GH¢5
Internal (monthly)	Free	Free
To other banks (monthly)	GH¢3	GH¢3
Default - no funds	GH¢5	GH¢5
Transfers		
Transfers to other banks -ACH	GH¢5	GH¢5
Transfers to other banks - ACH (Express)	GH¢30	GH¢30
Swift-Local	GH¢15	GH¢15
Salary processing into Stanbic account		
Manual	GH¢1	GH¢1
Automated	Free	Free

	Pay As You Transact	Achiever Banking
Cheques		
Cheque book (50 Pages)		
• First Cheque Book	N/A	GH¢25
• Subsequent Cheque Book Request	N/A	GH¢10
Counter cheques	GH¢10	GH¢10
Returned cheques (no funds)	N/A	10% of fv
Returned cheques (post-dated)	N/A	Free
Returned cheques (other technical reasons)	N/A	GH¢60
Special Clearing	N/A	GH¢60
Stop Cheque/Payment	N/A	GH¢30
Cheque/ voucher retrieval	GH¢30	GH¢30
Others		
Certification of Balance to Auditors	GH¢150	GH¢150
Ghana Investment Promotion Centre (GIPC) confirmation	GH¢75	GH¢75
Guarantees/Quarter	0.75%-1%	0.75%-1%
Bank Cheques Issued		
Stanbic Customers	GH¢25	GH¢25
Non Stanbic Customers	GH¢35	GH¢35
Exam/School fees related	GH¢10	GH¢10
Loan/Overdraft		
Arrangement Fee	1% of face value;	1% of face value;
Processing fee	Min GH¢50 1.5% of face value;	Min GH¢50 1.5% of face value;
Temporary Excess (TOD) arrangement fee	Min GH¢50 4% of face value;	Min GH¢50 4% of face value;
Insurance		
Penalty: Refund Premium on Delayed Insurance Policy Renewal	GH¢200	GH¢200

Digital channels

Transaction Type	Physical	Digital
Cheques		
Cheque Book Request	GH¢ 5	Free
Stop Cheque	GH¢ 5	Free
Cards		
Stop Card	GH¢ 5	Free
Transfers & Payments		
Inter account transfers	GH¢ 5	Free
Transfers to other banks-ACH	GH¢ 5	GH¢ 2.50
Transfers to other banks-RTGS	GH¢ 20	GH¢ 15
Transfers to other banks-GIP	N/A	GH¢ 4
Transfer to Mobile Money Wallets	GH¢ 5.00 + 1%	
Bill Payments	GH¢ 5	Free
Salary processing to other banks	GH¢ 5	Free
Bulk Payments	GH¢ 5	
Instant Cash	N/A	GH¢ 1
POS (Merchant Service Commission)	Min 2% - 4%	
Account Services		
Balance Enquiry	GH¢ 5	Free
Demand Draft	N/A	Free
SMS/Email Alert	Free	Free
Adhoc request (per page)	GH¢ 5	Free
Standing Orders	GH¢ 5	Free



Enjoy freedom

Value-added services



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**.

#DoYourThing

NB

- * Average balances of GH¢50,000 and above on current accounts attract Nil service fee. Only Current account balances.
- ** Monthly service fee GH¢ 3.00 applies if minimum balance requirement is breached.
- *** No interest payments on FEA savings accounts.
- **** Excess attracts a fee of GH¢10 per withdrawal. Customer forfeits interest after second free withdrawal.

It's your choice!



Enjoy freedom

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)
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Disclaimer:

Our products and services, and the terms under which they are offered, may change. We will inform you within a reasonable time of these changes. It is in your interest to read your contract carefully. If you have any questions or need more information contact us on the numbers and email above or visit our nearest branch.