



Business Banking (Commercial) Pricing Guide

Effective **1st March, 2019**

Your Business, more secured.

Stanbic Bank Commercial Banking is your business financial partner in every new **step** on your **business journey** to success. Because we recognise your business, we acknowledge your need for **bespoke banking solutions** and **tailor-made** packages, in the constant pursuit of your **great idea** or **venture** and making your **Business, more secured.**

We deliver an end to end holistic **offering/solutions** through thorough understanding of your business underpinned by a **strong relationship team** and product & services specialist support respectively.

Our **Transactional account** gives 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.**

Commercial Banking Solutions



Transactional Banking Services

- Mobile Banking
- International Trade
- Paydirect
- NIP
- POS
- Pay Plus
- Internet Banking
- Business Online (BOL)
- Mobile Money



Liquidity Management

- Contract Financing
- LPO
- IDF
- BDC
- Stock
- Distributor and Supplier
- Finance



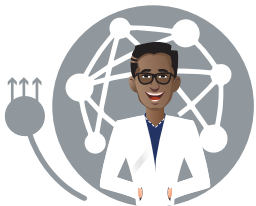
Local and International Trade

- Manufacturing
- Trader Financing
- LC/BC
- Bank Guarantee
- TT's



Growth Financing

- Fixed Assets
- Property



Benefits of a Commercial Banking Account



Bancassurance

- Marine
- Short-term



Payments In / Collections

- EFT
- Card
- Cash
- Cheque
- Debit Orders
- Forex / Trade



Surplus Funds

- Notice
- Call
- Money Market
- Savings



Deficit Funds

- Growth
- Working Capital
- Unsecured, Secured
- OD, Term, Revolving
- Trade Finance
- Asset Backed
- Cash flow based: POS Loan



Payments Out

- EFT
- Card
- Forex / Trade
- Payroll
- Cash



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 **Business Online (BOL)** 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.

Current Account	
Minimum Opening Amount	GH¢200
Minimum Operating Balance	N/A
Transaction per month	Unlimited
Service Fee/month (Nil transaction attracts Min. fee)	Min GH¢35, Max GH¢500
Cash/cheque pick-up fee	GH¢25
Cheques	
Cheque book (100 pages)	GH¢50
Returned cheques in-house (post-dated)	Free
Counter cheques	GH¢15
Returned cheques (no funds)	10% of face value or GH¢60 whichever is higher
Returned cheques in-house (other reasons)	GH¢60
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%
Ghana Investment Promotion Centre (GIPC) confirmation	GH¢75
Loan/Overdraft/Letter of Credit/Bank	
Processing Fee	0.5%
Arrangement/Facility fee	2%
Temporary Excess (TOD) arrangement fee	0.50%
Facility extension fees confirmation	1%
ATM Transactions	
Cash Withdrawal	
At bank's own ATM	Free
At other banks' ATM (Local)	Min GH¢6.99 (0.65% of amount)
At other banks' ATM (International)	Min GH¢15.99 (0.65% of amount)
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 Customers)	GH¢20
ATM Mini statement @ Stanbic ATMs	Free

ATM Transactions	
Debit Card	
Business Debit Card	GH¢10
Non collection of ATM card (after 6 months)	GH¢10
Card Service fee/quarter	GH¢15
Payment via POS terminal/Internet/ E-Commerce	Free
Optional Issuer Fee (OIF)	3.99% of the exchange rate
Reissue	
Expired Card	Free
Forgotten PIN	GH¢10
Damaged/Lost/Stolen Card	GH¢10
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
Swift-Local	GH¢60
Salary processing (manual)	GH¢6
Insurance	
Penalty: Refund Payment on Delayed insurance policy renewal	GH¢500

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
nBOL (Online Banking)/monthly	N/A	GH¢ 50
POS (Merchant Service Commission)**	Min 2% - 4%	
Account Services		
Balance Enquiry	GHS 5	Free
Demand Draft	N/A	Free
SMS/Email Alert	Free	Free
Adhoc request (per page)	GH¢ 5	Free
Standing Orders	GHS 5	Free

Financial **planning**

We have a host of **wealth management** products and services through which you can manage and **grow your wealth**. Our financial planners will take the time to get to know you, your family and your business requirements and create a financial plan unique to your needs. Contact your Business Banker or call us on **0303409210**.

Value-added services



Instant Cash

Tokenised cash on **ATMs** to enable customers perform **cardless withdrawals**. Tokens for withdrawals are generated via USSD(*715#).



Business Online

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



Merchant Solutions

We offer Merchant Solutions such as Point of Sale machines for card payments and e-commerce for online transactions.



Airtime

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



Data

Buy your **4G** surpline 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 SNIIT 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 can make **ATM cash deposit**.

#DoYourThing

NB

* Fee per Debit - 0.18%, Min Gh¢5, Max Gh¢7.5

** POS credit sales Turnover

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 Commercial Banking Suites with details below

ACCRA EAST COMMERCIAL BANKING SUITE

Stanbic Bank - Tema Industrial Area Branch – Tema

Opposite Tema Oil Refinery

Email: StanbicGhanaAccra-EastSuite@mail.standardbank.com

Contact :0302-610690 Ext 61531

ACCRA NORTH COMMERCIAL BANKING SUITE

1ST Floor Icon House

Stanbic Heights – Airport City – Accra

Email: StanbicGhanaAccra-NorthSuite@mail.standardbank.com

Contact: 0302-610690 Ext 61586

ACCRA SOUTH COMMERCIAL BANKING SUITE

Stanbic Bank Makola Branch

Rawlings Park – Makola

Email: StanbicGhanaAccra-SouthSuite@mail.standardbank.com

Contact: 0302610690 Ext 61558

ASHANTI-BONO COMMERCIAL BANKING SUITE

Stanbic Bank Asokwa Branch

Asokwa – Kumasi

Email: StanbicGhanaAshanti-BonoSuite@mail.standardbank.com

Contact: 0302 610690 Ext 68104

WESTERN COMMERCIAL BANKING SUITE

Stanbic Bank Takoradi Branch

Market Circle – Takoradi

Email: StanbicGhanaWesternSuite@mail.standardbank.com

Contact: 0302610690 Ext 66074

NORTHERN COMMERCIAL BANKING SUITE

Stanbic Bank Tamale Branch Tamale

Email: StanbicGhananNorthernSuite@mail.standardbank.com

Contact: 0302-610690 Ext 68154

Email: customercare@stanbic.com.gh

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.