



Stanbic Bank



Commercial

Business Banking

2025 pricing

EFFECTIVE MAY 2025

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 May, 2025.

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

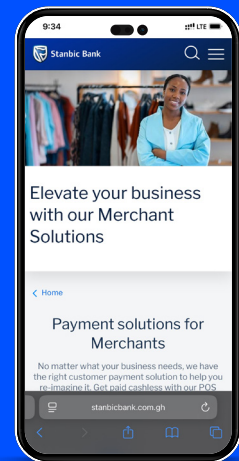
- Manufacturing
- Trader Financing
- LC/BC
- Bank Guarantee
- TT's



Growth Financing

- Fixed Assets
- Property

Manage your business on the go with self-service banking



Access your Online Banking profile via **stanbicbank.com.gh** (desktop or mobile) to take control anywhere, anytime.

Keeping cost down:

1

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

2

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

3

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.

4

Ensure that you have enough money to meet regular payments like loan repayments and debit orders.

5

Keep your Stanbic Bank card in a safe place to avoid paying for replacements.

Benefits of a Commercial Banking Account



Bancassurance

- Marine
- Short-term



Deficit Funds

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



Surplus Funds

- Notice
- Call
- Money Market
- Savings



Payments In/ Collections

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

Bank your way, take control

Happy with the basics, or want the extra benefits your lifestyle demands? Bank Wherever you are. Whenever you want



Payments Out

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

Transaction Fees

These fees are charged for transactions that are included in the bundle fee or when the maximum number of transactions included with the bundle has been exceeded.

Transaction Type	
Current Account	
Minimum Opening Amount	GHS 200
Minimum Operating Balance	N/A
Transaction per month	Unlimited
Service Fee/month (Nil transaction attracts Min. fee)	Min GHS 200, Max GHS 500
Cash/ cheque pick-up fee	GHS 50 (when cash pick is below the threshold of GHS 20K)
Cheques	
Cheque book (100 pages)	GHS 100
Returned cheques in-house (post-dated)	Free
Counter cheques	GHS 15
Returned cheques (no funds)	GHS 9
Returned cheques in-house (other reasons)	GHS 9
Special Clearing	GHS 60
Stop Cheque/Payment	GHS 30
Cheque /voucher retrieval	GHS 30
Bank Cheques Issued	
To Stanbic Customer	GHS 15
Non Stanbic Customers	GHS 25
Others	
Certification of Balance to Auditors	GHS 150
Guarantees/ Bonds per quarter	0.75%-1% (min.GHS 50)

Loan/Overdraft/ Letter of Credit/Bank	
Processing Fee	0.5%
Arrangement/ Facility fee	2%
Temporary Excess (TOD) arrangement fee	2%
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	GHS 3.99
Balance enquiry at other banks (International)	GHS 3.99
Access Fee @ Stanbic ATM (International Cardholders)	GHS 49.99
ATM Mini statement @ Stanbic ATMs	Free
Business Debit Card	GHS 15
Non collection of ATM card (after 6 months)	N/A
Card Quarterly Fees	GHS 20
Payment via POS terminal/Internet / E-Commerce	Free
Optional Issuer Fee (OIF)	7.5% of the exchange rate
Gh-Link Card	
New Card Issuance Fee	GHS 10
Damaged, Lost or Stolen Cards	GHS 10
Card Quarterly Fees	GHS 10
Expired Card	Free
Forgotten Pin	GHS 10
Payment via POS terminal / Internet/E-commerce	Free
At bank's own ATM	Free
At other banks' ATM	GHS 3
Reissue	
Expired Card	Free
Forgotten PIN	Free
Damaged/ Lost/Stolen Card	GHS 15
Statement	
Regular monthly statement	Free
E-statement	Free
Statement For Visa Purposes (per page)	GHS 10
Adhoc request per page	GHS 10

Standing order	
Setup	Free
Internal (monthly)	Free
To Other Banks (monthly)	GHS 5
Default-no funds	Free
Transfers	
Transfers to other banks - ACH	GHS 5
Receipts from other banks - ACH	GHS 2 max, GHS 150
Salary processing into Stanbic account	Free
Salary processing (bulk)	GHS 100
Swift-Local	GHS 60
Near Real Time	GHS 10
Direct Debit Presentment	GHS 0.50
Direct Debit Returns	GHS 2
Salary processing (manual)	GHS 6
Insurance	
Penalty: Refund Payment on Delayed insurance policy renewal	GHS 500

Digital Channels

Transfers & Payments	
Inter account transfers	Free
Transfers to other banks-ACH	GHS 5
Transfers to other banks-RTGS	GHS 30
Near Real Time	GHS 10
Transfers to other banks-GIP	1% Max GHS 10
Transfer to Mobile Money Wallets-GIP	1% Max GHS 10
Bill Payments	Free
Bulk Payments	N/A
Instant Cash	GHS 1
POS (Merchant Service Commission)	Min 2% -4%
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.



Moby Cash

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 and 5G Data on any of our digital channels.



Account to wallet (*170# and *707#)

Transfer money IN and OUT via Mobile Money linkage. Transfer from your account to wallet and wallet to account.



TV Subscription

Pay your DSTV, GO TV and DSTV Box Office subscriptions with any of our digital channels.



Utility

Pay your post-pald 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

*Fee per Debit - 0.25%, Min GHS 5. Max GHS 7.5

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

Contact Us:

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) 302 815 789
Email: customercare@stanbic.com.gh