



Business Banking

(Commercial)

Pricing 2020

Effective September, 2020

Stanbic Bank **IT CAN BE™**

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 2020**.

COMMERCIAL BANKING SOLUTIONS

Transactional Banking Services

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

Liquidity Management

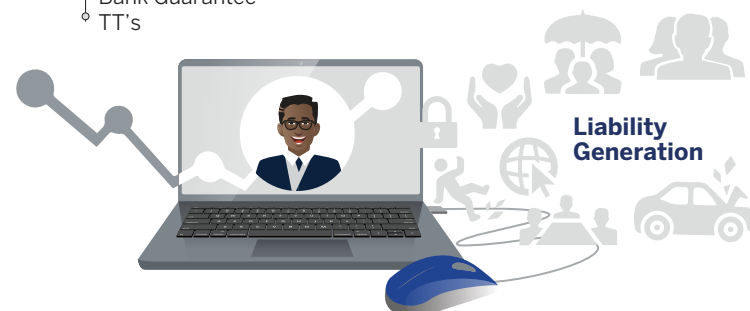
- Contract Financing
- LPO
- IDF
- BDC
- Stock
- Distributor and Supplier
- Finance

Local and International Trade

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

Growth Financing

- Fixed Assets
- Property



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.

✓ BENEFITS OF A COMMERCIAL BANKING ACCOUNT



Bancassurance

- Marine
- Short-term



Surplus Funds

- Notice
- Call
- Money Market
- Savings



Payments Out

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



Payments In/ Collections

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



Deficit Funds

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



Bank your way,
take control

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

Transaction Type	
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¢50 (when cash pick is below the threshold of GH¢20K)
Cheques	
Cheque book (100 pages)	GH¢50
Returned cheques in-house (post-dated)	Free
Counter cheques	GH¢15
Returned cheques (no funds)	N/A
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% (min.GH¢50)
Loan/Overdraft/Letter of Credit/Bank	
Processing Fee	0.5%
Arrangement/Facility fee	2%
Temporary Excess (TOD) arrangement fee	2%



Fees

ATM Transactions	
Cash Withdrawal	
At bank's own ATM	Free
At other banks' ATM (Local)	Min GH¢7.99 (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
Debit Card	
Business Debit Card	GH¢10
Non collection of ATM card (after 6 months)	N/A
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



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**.

40Days



DIGITAL CHANNELS

Transaction Type	Physical	Digital
Cheques		
Cheque Book Request	Free	Free
Stop Cheque	Free	Free
Cards		
Stop Card	Free	Free
Transfers & Payments		
Inter account transfers	Free	Free
Transfers to other banks-ACH	Free	GH¢ 2.50
Transfers to other banks-RTGS	Free	GH¢ 30
Transfers to other banks-GIP	N/A	1% Max 5%
Transfer to Mobile Money Wallets	N/A	1%
Bill Payments	N/A	Free
Salary processing to other banks	N/A	Free
Bulk Payments	N/A	
Instant Cash	N/A	GH¢ 1
nBOL (Online Banking)/monthly	N/A	GH¢ 50
POS (Merchant Service Commission)**	N/A	Min 2% - 4%
Account Services		
Balance Enquiry	Free	Free
Demand Draft	N/A	Free
SMS/Email Alert	Free	Free
Adhoc request (per page)	Free	Free
Standing Orders	Free	Free

VALUE ADDED SERVICE



Instant Cash

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



MobyCash

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



Data

Buy your **4G** surpline and Busy Data on any of our **digital channels**.



TV Subscription

Pay your **DSTV, GOTV** and **DSTV Box Office subscriptions** with any of 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**



Instant Pay

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



Airtime

Purchase Airtime for **all networks** 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.



Utility

Pay your **post-paid** Electricity bills, Water bills and SSNIT contribution via our digital channels.



Cardless Cash Deposit

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

NB

* Fee per Debit - 0.18%, Min Ghe5, Max Ghe7.5

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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