



Stanbic Bank



Enterprise

Business Banking

2025 pricing

EFFECTIVE MAY 2025

Your Business, More Secured

Stanbic Enterprise Banking Is your right financial business partner in every new step on your business journey to success. From your start phase through to managing your daily finances. up to your growth prospects, we are there with you every step of the way

How Do We Do That?



We help you manage your business and take decisions on your finances on the go with Enterprise online; a simplified and secured online platform which allows you to access your account balances and statement, effect local payments across banks, pay salaries with a "maker checker" functionality of segregated authority rights. This makes banking convenient, anytime, anywhere.



Your cash management hassle in terms of payment and collections is over.! With our mobycash collection, wallet to account linkage and other cash solutions, we are creating convenience by allowing you to transact and do your business at the same time, no need to visit a branch.



We assist you clear your goods, stock up your wares and fuel your growth prospects with Enterprise Smart Loan. We also have other lending solutions to take care of your short to medium term aspirations.



We know access to other market is paramount to you, we have you covered with our trade clubs and other networking events where we provide the avenue for access to other markets to expand your product reach and source other materials among others.

What Has Changed:



No more waiting for long periods to get hold of the correct person who knows your business and can help



No more having to leave your business premises to travel to a branch to seek solutions to your needs!



No more looking for the designated person who knows your history and who alone can help you!

What help can you get through Enterprise Direct?



Get detailed information on your Business Current Account, including payment enquiries, deposits and balances.



Virtual banking is open until 7pm - two hours after the branch closes. Deliberate conversation on how to partner to grow and manage your business.



Find out about our solutions.



Process your loans and international transfers.



Find out how to grow your business with our extensive lending product solutions.

Bank your way, take control



Keeping cost down:

1

Using a Stanbic Bank ATM to make a cash withdrawal is cheaper than doing it 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.

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 (Flat) per month	GHS 99.99
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
Ghana Investment Promotion Centre (GIPC) confirmation	GHS 75
Loan/Overdraft/ Letter of Credit/Bank	
Processing Fee	0.5%
Arrangement/ Facility fee	2%
Temporary Excess (TOD) arrangement fee	2%
Facility extension fees confirmation	1%
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)	7.50% 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 3.99
Reissue	
Expired Card	Free
Forgotten PIN	GHS 10
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	GHS 5
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 60
Near Real Time	GHS 10
Bill Payments	Free
Bulk Payments	N/A
Instant Cash	GHS 1
nBOL (Online Banking)/ monthly	GHS 50
POS (Merchant Service Commission)*	Min 2% - 4%
Enterprise Online	Free
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

*POS credit sales Turnover

*** 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.



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