



# **Business Banking (Enterprise) Pricing Guide**

Effective **1st March, 2019**



# 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 **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**.

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 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.

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**.



### What has **changed?**



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



**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.**
- **Find out how to grow your business** with our extensive lending product solutions.
- **Process your loans and international transfers.**



### 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.

## Fees

<b>Current Account</b>	
Minimum Opening Amount	GH¢200
Minimum Operating Balance	N/A
Transaction per month	Unlimited
Service Fee (Flat) per month	GH¢62
Cash/cheque pick-up fee	GH¢25
<b>Cheques</b>	
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
Returned cheques in-house (other reasons)	GH¢60
Special Clearing	GH¢60
Stop Cheque/Payment	GH¢30
Cheque /voucher retrieval	GH¢30
<b>Bank Cheques Issued</b>	
To Stanbic Customer	GH¢15
Non Stanbic Customers	GH¢25
<b>Others</b>	
Certification of Balance to Auditors	GH¢150
Guarantees/Bonds per quarter	0.75%-1%
Ghana Investment Promotion Centre (GIPC) confirmation	GH¢75
<b>Loan/Overdraft/Letter of Credit/Bank</b>	
Processing Fee	0.5%
Arrangement/Facility fee	2%
Temporary Excess (TOD) arrangement fee	0.50%
Facility extension fees confirmation	1%
<b>ATM Transactions</b>	
<b>Cash Withdrawal</b>	
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¢25.99
ATM Mini statement @ Stanbic ATMs	Free

<b>ATM Transactions</b>	
<b>Debit Card</b>	
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
<b>Reissue</b>	
Expired Card	Free
Forgotten PIN	GH¢10
Damaged/Lost/Stolen Card	GH¢10
<b>Statement</b>	
Regular monthly statement	Free
E-statement	Free
Statement For Visa Purposes (per page)	GH¢5
Adhoc request per page	GH¢5
<b>Standing order</b>	
Setup	Free
Internal (monthly)	Free
To Other Banks (monthly)	GH¢5
Default-no funds	Free
<b>Transfers</b>	
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
<b>Insurance</b>	
Penalty: Refund Payment on Delayed insurance policy renewal	GH¢500

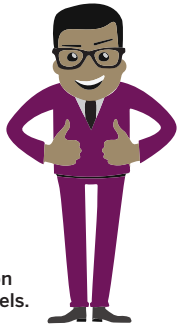
## Digital channels

Transaction Type	Physical	Digital
<b>Cheques</b>		
Cheque Book Request	GH¢ 5	Free
Stop Cheque	GH¢ 5	Free
<b>Cards</b>		
Stop Card	GH¢ 5	Free
<b>Transfers &amp; Payments</b>		
Inter account transfers	GH¢ 5	Free
Transfers to other banks-ACH	GH¢ 5	GH¢ 2.50
Transfers to other banks-RTGS	GH¢ 20	GH¢ 30
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%	
Enterprise Online	N/A	Free
<b>Account Services</b>		
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

## 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 Enterprise Banker or call us on **0303409210 | 0556760683 | 0556760686**.

## 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** 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 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

\* POS credit sales Turnover

If you have any questions about these products and services or anything else that we offer, please call us or visit our nearest branch.

Call us on 0303409210 | 0556760683 | 0556760686

Email: [MyBusinessCentre@stanbic.com.gh](mailto:MyBusinessCentre@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.