



# Executive Banking

## Pricing Guide

Effective **1st March, 2019**



## A Future full of endless Possibilities

- Executive Banking is a comprehensive banking package which seeks to meet your need for **Convenience, Solutions and Benefits.**

We give 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.**

## Benefits of an Executive Banking Account



**Access to higher limits** on Unsecured Personal Loans



**International /online payment** access through the Gold Visa Card



**Mortgages / Homeloan** properties to suit your lifestyle



**Exclusively** branded cheque book



**Membership recognition** through invitations to special Stanbic sponsored events



**Special Lifestyle Privileges and discounts** at our preferred partner locations



**Vehicle & Asset Finance:** special discount on vehicles from **dealerships**

## Executive Banking Solutions

- Planning for Education for Children through **Eduplan**
- **Hospital Cash Cover:** cash back of **GHS100 per day for 180 days** (Only covers hospitalization due to an accident)
- **Travel Insurance Cover** of up to **45,000 Euros**
- **Income Protection Cover** of **GHS 4,500**, paid in 3 installments for 3 months
- **Salary Overdraft**
- **Transactional** and **savings** Products
- **Comprehensive Home Loan** Solutions
- **Personal Loans** of up to **GHS90,000**



### Convenience of an Executive Banking Account



An Executive Current **Account**



**Withdrawals** from Stanbic Bank **ATMs** at no charge



**Free Gold Visa debit card** for New to Bank Customers



**Simple banking** through **Stanbic App** and **Slydepay**



**1 Free** 50 leaf Cheque Book per year



**SMS** alert service



**Relationship Banking** through **dedicated** Executive Banker



**Cash to Account Remittances** (This is currently available for only **Ria**)



**Preferential Service** through the Priority Teller



**FastTrack** service on all requests



**Internet Banking** and USSD mobile banking



Access to **24/7** Customer Care Center



**Executive Banking service areas in select branches:**

Accra Main, Stanbic Heights, East Legon, Tema Industrial, University of Ghana-Legon, Kumasi Harper Road, Asokwa, Takoradi, Dansoman, Spintex, Achimota, Junction Mall, Tamale, Airport City, Mövenpick and Adjinganor.

### 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.

<b>Current Account</b>	
Minimum Opening Amount	GH¢250
Minimum Operating Balance	N/A
Service Fee per month (Students)	N/A
Service Fee per month (FEA Current Accounts)	\$4
Service Fee per month (FCA Current Accounts)	Free
Service Fee per month	GH¢35
	Average balances of GH¢25,000 and above on current accounts attract Nil service fee*
<b>Savings Account</b>	
Minimum Opening Amount	GH¢250
Minimum Operating Balance**	GH¢250
Minimum balance required to earn interest	GH¢1,000
Minimum Opening Amount (FEA Savings Accounts)	\$200
Minimum Operating Balance (FEA Savings Accounts)***	\$200
Service Fee per month (FEA Accounts)	\$4
Service Fee per month (FCA Accounts)	Free
In branch cash withdrawal (GH¢3,000 and below)	GH¢10
Transactions per month above GH¢3,000 (OTC)****	2 Free withdrawals
<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 (local)	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

## Fees

<b>ATM Transactions</b>	
<b>Debit Card</b>	
Visa Blue	N/A
Visa Silver	N/A
Visa Gold	GH¢25
Non collection of Debit cards (after 6 months)	GH¢10
Visa service fee/quarter	GH¢20
Payment via POS terminal/Internet/E-commerce	Free
Optional Issuer Fee (OIF)	3.99% of the exchange rate
Money Wallet Multi Currency Prepaid Card (Mastercard)	2% of Loaded value; min USD15, EUR15, ZAR200, GBP10. 0.5% of load/reload; min Gh¢25
<b>Reissue</b>	
Expired Card	Free
Forgotten PIN	GH¢25
Damaged/Lost/Stolen Card	GH¢25
<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	GH¢5
Internal (monthly)	Free
To Other Banks (monthly)	GH¢3
Default-no funds	GH¢5
<b>Transfers</b>	
Transfers to other banks - ACH	GH¢5
Transfers to other banks - ACH (Express)	GH¢30
Swift-Local	GH¢15
Salary processing into Stanbic account	-
Manual	Free
Automated	Free

<b>Cheques</b>	
Cheque book (50 Pages)	
• First Cheque Book	GH¢25
• Subsequent Cheque Book Request	GH¢10
Counter cheques	GH¢10
Returned cheques (no funds)	10% of fv
Returned cheques (post-dated)	Free
Returned cheques (other technical reasons)	GH¢60
Special Clearing	GH¢30
Stop Cheque/Payment	GH¢60
Cheque/ voucher retrieval	GH¢30
<b>Others</b>	
Certification of Balance to Auditors	GH¢150
Ghana Investment Promotion Centre (GIPC) confirmation	GH¢75
Guarantees/Quarter	0.75% - 1%
<b>Bank Cheques Issued</b>	
To Stanbic Customer	GH¢25
Non Stanbic Customers	GH¢35
Exam/School fees related	GH¢10
<b>Loan/Overdraft</b>	
Processing Fee	1.5% of face value; Min GH¢50
Arrangement/Facility fee	1% of face value; Min GH¢50
Temporary Excess (TOD) arrangement fee	4% of face value; Min GH¢50
<b>Insurance</b>	
Penalty: Refund Premium on Delayed Insurance Policy Renewal	GH¢200

## 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¢ 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
POS (Merchant Service Commission)	Min 2% - 4%	
<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 Executive 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#).



### 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**.

#### NB

\*Only Current account balances

\*\*Monthly service fee GH¢ 3.00 applies if minimum balance requirement is breached

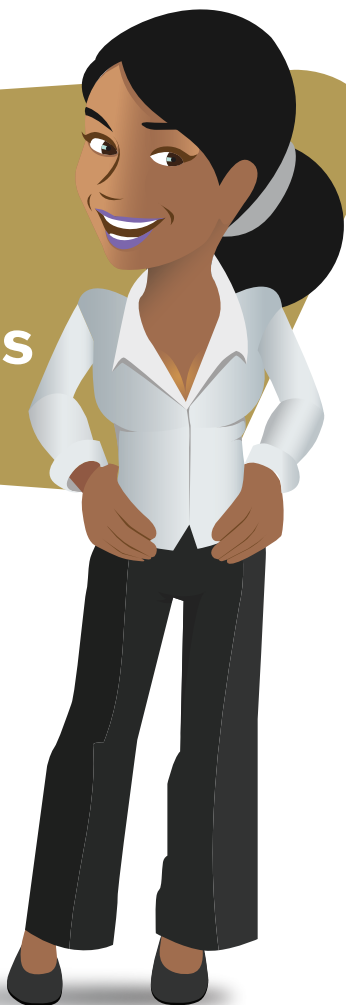
\*\*\*No interest payments on FEA savings accounts

\*\*\*\* Excess attracts a fee of GH¢ 10 per withdrawal. Customer forfeits interest after second free withdrawal.



Be the  
hero of  
our **story.**

Enjoy  
great  
benefits



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)302815789

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