



# Private Banking Pricing Guide

Effective **1st March, 2019**



## Your Privacy, more secured.

- Stanbic bank **Private banking** is designed to **mould perfectly** to your needs by giving you the **personal attention** you need and deserve. This exceptional offering integrates **quality banking** and **wealth advisory services** seamlessly and unobtrusively with your lifestyle.

## How do we **do that**



### Transactional and Investments

- Current Account
- Savings Account
- Call Account
- Fixed Deposit Account
- Contract Save Investments
- Repo Investments (Repurchase Agreements)
- Commercial Paper Investments
- Bonus Investments



### Lending Solutions

- Unsecured Personal Loans up to GHS 200,000
- Secured Personal Loans unlimited (depending on the nature of facility and security)
- Secured Overdrafts
- Term Loans
- Vehicle and Asset Finance (asset includes all approved movables )
- Home Loans
- Equity Release
- Vacant land Finance



### Investment Management Services

- Stanbic Retirement Account
- Stanbic Personal Investment Account
- Investment Advisory Services
- Offshore Banking Services (Isle of Man, Jersey and Mauritius )



### Insurance

- Motor Insurance
- Home Insurance
- Personal Accident and Disability Cover
- Travel Insurance
- Education Plan ( Edu Plan)
- Funeral Insurance

### Benefits of a Private Banking Account



**Free cheque book** ( first cheque book)



**Exclusive** Networking events



**Free** withdrawals at Stanbic ATMs



**Lifestyle** privileges for having **Private Platinum card**



**Free** internet banking/online banking



**Visa Platinum Debit** and **Credit Cards**



**Flexible** daily ATM withdrawals limits UP TO **GHS 10,000**



**Free banking** for average monthly balance of **GHS75,000**



**Preferential Pricing** (Forex sale or buying, loan and investment rates)



**Credit Card** **loyalties**



Seamless **cross-border** payments



**Priority Pass**



**Free** travel insurance



**Money wallet** cards

### 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¢500   |
| Minimum Operating Balance                                   | N/A  |
| Service Fee per month (FEA Accounts)                        | \$4  |
| Service Fee per month (FCA Accounts)                        | Free   |
| Service Fee (Flat) per month                                | GHC75.00 flat  |
|   | Average balances of GH¢75,000 and above on current accounts attract Nil service fee* |
| <b>Savings Account</b>                                      |  |
| Minimum Opening Amount                                      | GH¢500   |
| Minimum Operating Balance**                                 | GH¢500   |
| Minimum balance required to earn interest                   | GH¢1,000   |
| Minimum Opening Amount (FEA Savings Accounts)               | \$200  |
| Minimum Operating Balance (FEA Savings Accounts)***         | \$200  |
| In branch cash withdrawal (GH¢3,000 and below)              | GH¢10  |
| Transactions per month (OTC)****                            | 2 Free & customer forfeits interest after 2nd free withdrawal                        |
| <b>ATM Transactions</b>                                     |  |
| <b>Cash Withdrawal</b>                                      |  |
| At bank's Own ATM   | Free   |
| At other bank's 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 banks own ATM                            | Free   |
| Balance enquiry at other banks ATM                          | GH¢3.99  |
| Balance enquiry at other banks ATM (International)          | GH¢3.99  |
| Access Fee at Stanbic ATM (International Customers)         | GH¢25.99   |
| Mini statement at Stanbic ATMs                              | Free   |
| <b>Overdraft/Loans</b>                                      |  |
| Arrangement Fee   | 1% of face value; Min GH¢50  |
| Processing Fee  | 1.5% of face value; Min GH¢50  |
| Temporary Excess (TOD) arrangement fee                      | 1% of face value; Min GH¢50  |
| <b>Insurance</b>  |  |
| Penalty: Refund Premium on Delayed Insurance Policy Renewal | GH¢200   |

| <b>ATM Transactions</b>                                 |  |
|---|--|
| <b>Debit Cards</b>                                      |  |
| Visa Platinum   | GH¢50  |
| Payment via POS terminal/Internet/<br>E-commerce        | Free   |
| Non Collection of Debit Card (after 6 months)           | GH¢10  |
| Card Service Fee/quarter                                | GH¢25  |
| Optional Issuer Fee (OIF)                               | 3.99% of exchange rate   |
| Money Wallet Multi Currency Prepaid<br>Card(Mastercard) | 2% of Loaded value ; min<br>USD15, EUR15, ZAR200,<br>GBP10. 0.5% of load/<br>reload value; Min GH¢25 |
| <b>Reissue</b>  |  |
| Expired Card  | Free   |
| Forgotten PIN   | GH¢50  |
| Damaged/Lost/Stolen Card                                | GH¢50  |
| <b>Priority Pass</b>                                    |  |
| Priority Pass Card (Airport Lounge Access)              | Free   |
| Fee per visit   | \$27   |
| Guest Fee per visit                                     | \$27   |
| Priority Pass Reissue                                   | \$10   |
| <b>Statement</b>  |  |
| E-Statement   | Free   |
| Regular monthly statement                               | Free   |
| Statement for Visa purposes (per page)                  |  |
| Adhoc request/page                                      | GH¢5   |
| <b>Products &amp; Services</b>                          |  |
| <b>Standing order</b>                                   |  |
| Setup   | GH¢5   |
| Internal (monthly)                                      | Free   |
| To Other Banks (monthly)                                | GH¢3   |
| Default-no funds  | GH¢5   |
| <b>Transfers</b>  |  |
| Salary Crediting  | Free   |
| Swift - Local   | GH¢15  |
| Transfers to other banks- ACH                           | GH¢5   |
| Transfers to other banks - ACH (Express)                | GH¢30  |
| <b>Cheques</b>  |  |
| Cheque book (50 pages)                                  | Free   |
| Counter cheques   | GH¢10  |
| Returned cheques (post-dated)                           | Free   |
| Returned cheques (no funds)                             | 10% of face value  |
| Returned cheques (other reasons)                        | GH¢60  |
| Special Clearing (Express)                              | GH¢60  |
| Stop Cheque/Payment                                     | GH¢30  |
| Cheque/ voucher retrieval                               | GH¢30  |

| Bank Cheques Issued                                   |            |
|---|------------|
| To Stanbic Customers                                  | GH¢25      |
| Non Stanbic Customers                                 | GH¢35      |
| Exam/School fees related                              | GH¢10      |
| Others  |            |
| Certification of Balance to Auditors                  | GH¢150     |
| Ghana Investment Promotion Centre (GIPC) confirmation | GH¢75      |
| Guarantees/Quarter                                    | 0.75% - 1% |

## Digital channels

| Transaction Type                  | Physical      | Digital  |
|-----------------------------------|---------------|----------|
| Cheques                           |               |          |
| Cheque Book Request               | GH¢ 5         | Free     |
| Stop Cheque                       | GH¢ 5         | Free     |
| Cards                             |               |          |
| Stop Card                         | GH¢ 5         | Free     |
| Transfers & Payments              |               |          |
| 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%   |          |
| Account Services                  |               |          |
| Balance Enquiry                   | GHS 5         | Free     |
| Demand Draft                      | N/A           | Free     |
| SMS/Email Alert                   | Free          | Free     |
| Adhoc request (per page)          | GH¢ 5         | Free     |
| Standing Orders                   | GH¢ 5         | Free     |

## 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

\* Only Current account balances

\*\* GHS 3 fee is charged when the savings account balance is below the stated minimum operating balance

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

\*\*\*\* Excess attracts a fee of GH¢10 per withdrawal

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)

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