



Stanbic Bank



Private Banking

2025 pricing

EFFECTIVE MAY 2025

The Lifestyle Of Your Dreams

Stanbic bank Private banking is designed to mold 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 GHS300,000
- Secured Personal Loans unlimited (depending on the nature of facility and security)
- Secured Overdrafts
- Credit Cards
- 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



Cheque Book



Exclusive Networking events



Seamless cross-border payments



Free withdrawals at Stanbic ATMs



Lifestyle privileges for having a Visa Signature Card**



LoungeKey (Airport Lounge)



Free internet banking/online banking



Visa Signature Debit and Credit Cards



Free travel insurance



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



Flexible daily ATM withdrawals limits up to GHS 10,000



Earn reward points on your Credit Card



Free banking for average monthly balance of GHS100,000

Keeping Cost Down:

- 1 Using a Stanbic Bank ATM to make a cash withdrawal is cheaper** than 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 500
Minimum Operating Balance	N/A
Service Fee per month (FEA Accounts)	USD5, GBP2.58, EUR3.66, ZAR50.57
Service Fee per month (FCA Accounts)	Free
Service Fee (Flat) per month	GHS 79.99 Average balances of GHS 100,000 and above on current accounts attract Nil service fee*
Savings Account	
Minimum Opening Amount	GHS 500
Minimum Operating Balance	GHS 500
Minimum balance required to earn interest	Above GHS 1,000
Card Transactions	
VISA Debit Cards	
At bank's Own ATM	Free
At other bank's 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 banks own ATM	Free
Balance enquiry at other banks ATM	GHS 3.99
Balance enquiry at other banks ATM (International)	GHS 3.99
Access Fee at Stanbic ATM (International Cardholders)	GHS 49.99
Mini statement at Stanbic ATMs	Free
Visa Signature	GHS 55

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Payment via POS terminal/ Internet / E-commerce	Free
Non Collection of Debit Card (after 6 months)	GHS 10
Card Quarterly Fees	GHS 40
Optional Issuer Fee / Currency Conversion Fees	7.50% of the exchange rate
Fees for International Card transactions in Ghana Cedis (GHS)	7.50% of the exchange rate
Prepaid Cards	
Money Wallet Multi Currency Prepaid Card(Mastercard)	2% of load/reload value; min \$15, EUR15, GBP10, ZAR 200.
Optional Issuer Fee / Currency Conversion	4.75% 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
Reissue	
Expired Card	Free
Forgotten PIN	GHS 55
Damaged/Lost/Stolen Card	GHS 55
Statement	
E-Statement	Free
Regular monthly statement	Free
Statement for Visa purposes (per page) Adhoc request/ page	GHS 10
Products & Services	
Standing order	
Setup	GHS 5
Internal (monthly)	Free
To Other Banks (monthly)	GHS 5
Default-no funds	GHS 5
Transfers	
Salary Crediting	Free
Transfers to other banks- ACH	GHS 5
Transfers to other banks - ACH (Express)	GHS 30
Direct Debit Presentment	GHS 0.50
Swift - Local	GHS 15
Near Real Time	GHS 10

Cheques	
Cheque book (50 pages)	Free
Counter cheques	N/A
Returned cheques (post-dated)	Free
Returned cheques (no funds)	GHS 9
Returned cheques (other reasons)	GHS 9
Special Clearing (Express)	GHS 60
Stop Cheque/Payment	GHS 30
Cheque/ voucher retrieval	GHS 30
Bank Cheques Issued	
To Stanbic Customers	GHS 25
Non Stanbic Customers	GHS 35
Exam/School fees related	GHS 10
Overdraft/Loans	
Arrangement Fee	1% of face value; Min GHS 50
Processing Fee	1.5% of face value; Min GHS 50
Temporary Excess (TOD) arrangement fee	1% of face value; Min GHS 50 arrangement fee
Insurance	
Penalty: Refund Premium on Delayed Insurance Policy Renewal	GHS 200
Others	
Certification of Balance to Auditors	GHS 150
Ghana Investment Promotion Centre (GIPC) confirmation	GHS 75
Guarantees/ Quarter	0.75% - 1%

Digital Channels

Transfers & Payments	
Inter account transfers	Free
Transfers to other banks-ACH	GHS 5
Transfers to other banks-RTGS	GHS 15
Near Real Time	GHS 10
Transfers to other banks-GIP	1% Max GHS 10
Transfer to Mobile Money wallet - GIP	1% Max GHS 10
Bill Payments	Free
Bulk Payments	N/A
Instant Cash	GHS 1
Account Services	
Statement For Visa Purposes per page (Self service)	GHS 5

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-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

*** Withdrawals on other Banks ATM attracts a charge. Stanbic ATM withdrawals are 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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