



Corporate Banking

Pricing Guide

Effective **1st March, 2019**



Your **transactions,** **more secured.**

- **Stanbic Bank Corporate Banking** is your business financial partner in every new **step** on your **business journey** to success. Because of the value we place on our relationship with you and our appreciation of your banking needs, we are willing to partner with you to develop solutions that meet your requirements and adds value to your operations while allowing you to focus on your core business.

Our **Transactional account** gives 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 a **Corporate Banking Account**

Unlimited



Electronic transactions include purchases, debit orders, electronic account payments and electronic inter-account transfers.



Stanbic Bank AutoBank cash deposits.

Free



Emailed monthly statements.



SMS notifications with the MyUpdates service to keep track of every transaction on your account.



Access to Internet, Telephone and Cellphone Banking and our Mobile Banking App for tablets and smartphones.

➤ Managing your **bank fees**



You can **save on banking cost** by making use of our cost effective **electronic banking services** (done via BOL). Using an electronic service is also **less risky** than handling and transporting cash.



These services are available **24 hours** a day, seven days a week. They are designed to **assist you** in managing your finances by giving you **access to information** and transactions at times most **convenient** for you.

Additional benefits of a **Corporate Banking Account**

Security



Handling cash is expensive and **risky**. Electronic payments should be encouraged wherever possible. If handling large amounts of cash is **unavoidable**, speak to us and we may help in managing both the risk and cost associated with using cash.

Managing your **money**

Keep the following in mind when managing your funds.



Monitor the balance on your account.

You can check your balance on BOL. Alternatively, please sign up to receive SMS & Email Alert notifications.



Talk to us if you think you might **exceed** your overdraft limit or overdraw your account. We may be able to **increase** your overdraft or make one available to you.



Current Account	
Minimum Opening Amount	GH¢200
Minimum Operating Balance	N/A
Transaction per month	Unlimited
Monthly management fee	Min GH¢200, Max GH¢500
Cheques	
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
Bank Cheques/ Bank Drafts	
To Stanbic Customer	GH¢15
Non Stanbic Customers	GH¢25
Others	
Certification of Balance to Auditors	GH¢150
Guarantees/Bonds per quarter	0.75%-1%
Ghana Investment Promotion Centre (GIPC) confirmation	GH¢75
Loan/Overdraft/Letter of Credit/Bank	
Processing Fee	0.5%
Arrangement/Facility fee	2%
Temporary Excess (TOD) arrangement fee	0.50% - 2%
Statement	
Regular monthly statement	Free
E-statement	Free
Statement For Visa Purposes (per page)	GH¢5
Adhoc request per page	GH¢5
Standing order	
Setup	Free
Internal (monthly)	Free
To Other Banks (monthly)	GH¢5
Default-no funds	Free
Transfers	
Transfers to other banks - ACH	GH¢5
Receipts from other banks - ACH	GH¢5 max, GH¢150
Salary processing into Stanbic account	Free
Salary processing (bulk)	GH¢100
Swift-Local	GH¢30
Salary processing to other banks	GH¢2

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
nBOL (Online Banking)/monthly	N/A	GH¢ 50
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

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 Private Banker or call us on **0303409210**.

Value-added services



Instant Cash

Tokenized cash on **ATMs** to enable customers perform **card-less 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** surfline 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 SNIIT 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 can make **ATM cash deposit**.

#DoYourThing



Send us an Instant Message via **WeChat** or **Facebook Messenger**.

NB

*Fee per Debit - 0.18%, Min GH₵ 5, Max GH₵ 7.5

**POS credit sales Turnover

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.

Call Enterprise Direct 0303409210 | 0556760683 | 0556760686
Toll free line: 18080 (MTN) or 0800 10009 (Vodafone)
+233(0)302815789

Email: 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.