

New fees for 2018

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 2018

Managing your bank fees

You can save on banking cost by making use of our cost effective electronic banking services (ATM, POS, Internet Banking, Mobile Banking and Email Alerts). 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.

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.

Do not allow anyone to use your Stanbic Bank Debit card and never reveal your PIN (Personal Identification Number) to anyone. If you think someone else knows your PIN, ask one of our consultants to stop all activity on your card and we will replace it immediately.

Managing your money

Keep the following in mind when managing your funds.

- Monitor the balance on your account. You can check your balance at any ATM or via Internet/Mobile Banking channel. Alternatively, please sign up to receive SMS & Email Alert notifications.

You can also draw a mini-statement at any ATM machine. This is cheaper than a counter statement in the branch.

- 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.

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
Toll free line: 18080 (MTN) OR 0800 10009 (Vodafone)
+233(0)302815789

Email: customercare@stanbic.com.gh



Corporate Banking Pricing Guide Effective 1st March, 2018

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 below or visit our nearest branch.

Current Account		New Fee
Minimum Opening Amount		GH¢200
Minimum Operating Balance		N/A
Transaction per month		Unlimited
Corporate Banking Service Fee/month (Nil transaction attracts Min. fee)		Min GH¢200, Max GH¢500
Cheques		
Cheque book (100 pages)		GH¢15
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 Issued		
To Stanbic Customer		GH¢15
Non Stanbic Customers		GH¢25
Others		
Certification of Balance to Auditors		GH¢35
Guarantees/Bonds per quarter		0.75%-1%
Ghana Investment Promotion Centre (GIPC) confirmation		GH¢75
Loan/Overdraft/Letter of Credit/Bank Guarantees		
Processing Fee		0.5%
Arrangement/Facility fee		1%
Temporary Excess (TOD) arrangement fee		0.50%
ATM Transactions		
Debit Card		
Business Debit Card		GH¢10
Non collection of Business debit card (after 6 months)		GH¢10
Card Service fee/quarter		GH¢10
Payment via POS terminal/Internet/E-Commerce		Free
Optional Issuer Fee (OIF)		5% of the exchange rate

Reissue		
Expired Card		Free
Forgotten PIN		GH¢10
Damaged/Lost/Stolen Card		GH¢10
Statement		
Regular monthly statements		Free
E-statement		Free
Statement For Visa Purposes (per page)		GH¢5
Adhoc request per page		GH¢5
In-branch Mini-statement/duplicate		GH¢2
Standing order		
Setup		Free
Internal (monthly)		Free
To other banks (monthly)		GH¢5
Default - no funds		GH¢5
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
Electronic Banking Transfers		
Own account/Stanbic account		Free
To other banks		GH¢2.5
GIP transfers on digital		GH¢10
nBOL (Online Banking)/monthly		GH¢50
SMS/Email Alert		Free
POS (Merchant Service Commission)**		2% - 4%
*Fee per Debit - 0.18%, Min GHs 5, Max GHs 7.5		
**POS credit sales Turnover		