



Personal Banking Pricing Guide Effective 1st March, 2018

	Pay As You Transact	Achiever Banking	Executive Banking
3 Free Over The Counter Withdrawals per month above GHS 1,000 (Savings Accounts) *Excess Attracts a Fee*	GH¢5	GH¢5	GH¢5
Others			
Certification of Balance to Auditors	GH¢35	GH¢35	GH¢35
Ghana Investment Promotion Centre (GIPC) confirmation	GH¢75	GH¢75	GH¢75
Guarantees/Quarter	0.75%-1%	0.75%-1%	0.75%-1%
Bank Cheques Issued			
Stanbic Customers	GH¢25	GH¢25	GH¢25
Non Stanbic Customers	GH¢35	GH¢35	GH¢35
Exam/School fees related	GH¢10	GH¢10	GH¢10
Loan/Overdraft			
Arrangement Fee	1% of face value;	1% of face value;	1% of face value;
Processing fee	Min GH¢50 1.5% of face value;	Min GH¢50 1.5% of face value;	Min GH¢50 1.5% of face value;
Temporary Excess (TOD) arrangement fee	Min GH¢50 4% of face value; Min GH¢50	Min GH¢50 4% of face value; Min GH¢50	Min GH¢50 4% of face value; Min GH¢50
E-Banking			
Account to Wallet (MTN, Tigo, Airtel, Slydepay)	GH¢1.5	GH¢1.5	GH¢1.5
GIP transfers on digital	GH¢10	GH¢10	GH¢10
Insurance			
Penalty: Refund Premium on Delayed Insurance Policy Renewal	GH¢200	GH¢200	GH¢200

*Average balances of GH¢50,000 and above on current accounts attract Nil service fee. 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¢5 per withdrawal. Customer forfeits interest after second free withdrawal.

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.

Keeping cost down

Remember that you could keep your costs down by carefully choosing how you do transactions.

- 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.

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.

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.

Toll free line: 18080 (MTN) OR 0800 10009 (Vodafone)
Direct line: +233(0)302815789
Email: customercare@stanbic.com.gh

	Pay As You Transact	Achiever Banking	Executive Banking
Current Account			
Minimum Opening Amount	GH¢50	GH¢100	GH¢250
Minimum Operating Balance	N/A	N/A	N/A
Service Fee per month (Students)	GH¢5	N/A	N/A
Service Fee per month (FEA Current Accounts)	\$4	\$4	\$4
Service Fee per month (FCA Current Accounts)	Free	Free	Free
Service Fee per month	GH¢10		GH¢35*
Achiever pay as you go	NA	GH¢12.5	NA
Achiever monthly bundled fee	NA	GH¢20	NA
Savings Account			
Minimum Opening Amount	GH¢50	GH¢100	GH¢250
Minimum Operating Balance**	GH¢50	GH¢100	GH¢250
Minimum balance required to earn interest	GH¢1,000	GH¢1,000	GH¢1,000
Minimum Opening Amount (FEA Savings Accounts)	\$200	\$200	\$200
Minimum Operating Balance (FEA Savings Accounts)***	\$200	\$200	\$200
Service Fee per month (FEA Accounts)	Free	Free	Free
Service Fee per month (FCA Accounts)	Free	Free	Free
In branch cash withdrawal (if less than GHc 1,000)	GH¢10	GH¢10	GH¢10
Transactions per month above GH¢ 1,000 (OTC)****	2 Free	2 Free	2 Free
ATM Transactions			
Cash Withdrawal			
At bank's own ATM	Free	Free	Free
At other banks' ATM (Local)	Min GH¢6 (0.65% of amt.)	Min GH¢6 (0.65% of amt.)	Min GH¢6 (0.65% of amt.)
At other banks' ATM (International)	Min GH¢15 (0.65% of amt.)	Min GH¢15 (0.65% of amt.)	Min GH¢15 (0.65% of amt.)
Balance enquiry at banks own ATM	Free	Free	Free
Balance enquiry at other banks ATM	GH¢3	GH¢3	GH¢3
Balance enquiry at other banks ATM (International)	GH¢3	GH¢3	GH¢3
Access Fee @ Stanbic ATM (International Customers)	GH¢20	GH¢20	GH¢20
ATM Mini statement @ Stanbic ATMs	Free	Free	Free
Debit Cards			
Visa Blue	GH¢10	N/A	N/A
Visa Silver	N/A	GH¢10	N/A
Visa Gold	N/A	N/A	GH¢25
Non collection of Debit cards (after 6 months)	GH¢10	GH¢10	GH¢10
Visa service fee/quarter	GH¢15	GH¢15	GH¢20
Payment via POS terminal/Internet/E-commerce	Free	Free	Free
Optional Issuer Fee (OIF)	5% of the exchange rate	5% of the exchange rate	5% of the exchange rate

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Money Wallet Multi Currency Prepaid Card (Mastercard)	2% of Loaded value; min USD15, EUR15, ZAR200, GBP10. 0.5% of load/reload; min Gh¢25	2% of Loaded value; min USD15, EUR15, ZAR200, GBP10. 0.5% of load/reload; min Gh¢25	2% of Loaded value; min USD15, EUR15, ZAR200, GBP10. 0.5% of load/reload; min Gh¢25
Reissue			
Expired Card	Free	Free	Free
Forgotten PIN	GH¢10	GH¢10	GH¢25
Damaged/Lost/Stolen Card	GH¢10	GH¢10	GH¢25
Statement			
E Statement	Free	Free	Free
Regular monthly statement	Free	Free	Free
In-Branch mini statement/duplicate	GH¢2	GH¢2	GH¢2
Adhoc request / page	GH¢5	GH¢5	GH¢5
Statement for Visa purposes (per page)	GH¢5	GH¢5	GH¢5
Standing order			
Setup	GH¢5	GH¢5	GH¢5
Internal (monthly)	Free	Free	Free
To other banks (monthly)	GH¢3	GH¢3	GH¢3
Default - no funds	GH¢5	GH¢5	GH¢5
Transfers			
Transfers to other banks - ACH	GH¢5	GH¢5	GH¢5
Transfers to other banks - ACH (Express)	GH¢30	GH¢30	GH¢30
Swift-Local	GH¢15	GH¢15	GH¢15
Salary processing into Stanbic account			
Manual	GH¢1	GH¢1	Free
Automated	Free	Free	Free
Internet Banking Transfers			
Own account/ Stanbic account	Free	Free	Free
Transfers to other banks - ACH (Express)	GH¢15	GH¢15	GH¢15
Transfers to other banks - ACH	GH¢2.5	GH¢2.5	GH¢2.5
Cheques			
Cheque book (50 Pages)			
First Cheque Book	N/A	GH¢10	Free
Subsequent Cheque Book Request	N/A	GH¢10	GH¢10
Counter cheques	GH¢10	GH¢10	GH¢10
Returned cheques (no funds)	N/A	10% of fv	10% of fv
Returned cheques (post-dated)	N/A	Free	Free
Returned cheques (other technical reasons)	N/A	GH¢60	GH¢60
Special Clearing	N/A	GH¢60	GH¢60
Stop Cheque/Payment	N/A	GH¢30	GH¢30
Cheque/ voucher retrieval	GH¢30	GH¢30	GH¢30