



Stanbic
Bank

PRICING 2024 ACHIEVER BANKING

EFFECTIVE APRIL, 2024

TURN YESTERDAY'S DREAMS INTO REALITY, NOW

Stanbic Bank Achiever Banking is your right financial partner in every new step on your journey to success. From your start phase through to managing your daily finances, up to your growth prospects, we are there with you every step of the way.

We give you **access** to a wide range of banking services and 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 **April, 2024**.

ACHIEVER BANKING PRODUCT SUITE



Achiever Pass

- An Achiever Current Account with a **Chip & Pin** International Visa debit card



Achiever Pay

- Ezwich
- Mobile Money
- Cash to Account Remittances***



Achiever Link

- Internet Banking
- USSD mobile Banking
- E-statements
- Wide ATM reach
- Workplace Banking
- Smart App



Achiever Cash

- **Preapproved Salary Overdraft:** Up to 50% of net monthly salary****
- **Lifestyle Loans** approved in 24 hours
- **10% of the initial loan amount** will be paid to the estate of the customer in the unfortunate event of the death of the account holder.



Achiever Life*

- **Hospital Cash Cover:** cash back of GHS100 per day for 180 days*

- **Retrenchment Cover:** GHS1000 per month for 3 months**

- **Discount on Motor Insurance Purchase:** Up to 10%

- **Achiever Save:** Target savings towards Weddings, Holidays, Graduation

BENEFITS OF AN ACHIEVER BANKING ACCOUNT



Get **free SMS** alerts for transactions carried out on your **account**.



Cheque Book (50 Pages)



Sign up for **free** Internet banking



Free POS/Online



Free Mobile Banking



Free electronic statement



24hr TAT for an Achiever Loan



Free inter-account transfers



Free ATM withdrawal on SBG ATMs



Paperless Account Origination



Up to **GHS 18,000** Hospitalization Support



3-month retrenchment cushion of Up to **GHS 3,000**



Visa Card

* Applies to Bundle package

** Applied to permanently employed staff

*** Remittance cash straight to account available for only Ria currently

**** Preapproved OD applicable after 3rd consecutive salary Credit.

Electronic transfers may be subject to the E-levy of 1% in line with the Electronic Transfer Levy (Amendment) Act 2022 (ACT 1089)

PAY AS YOU TRANSACT

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.

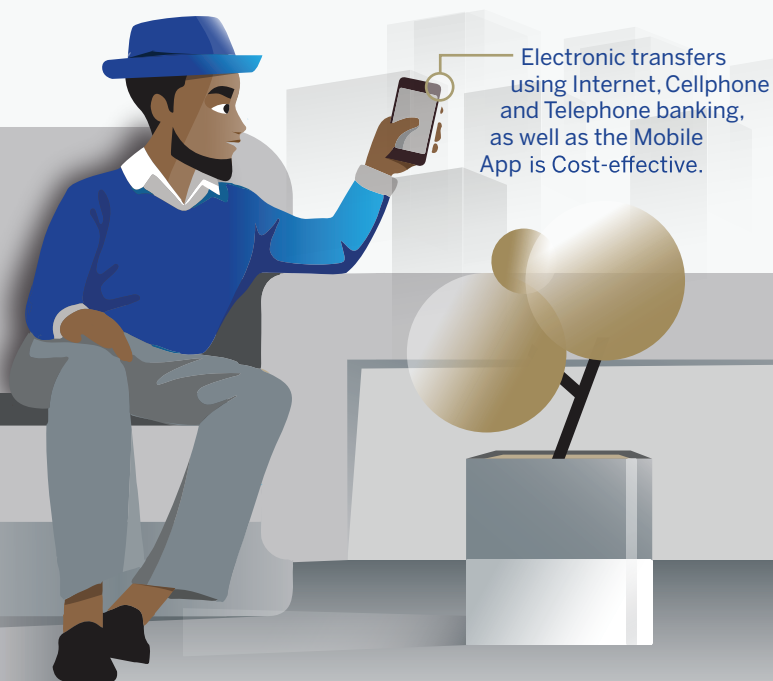
Pay as you Transact	Achiever Pay As You Transact	Achiever Bundle
Current Account		
Minimum Opening Amount	GH¢100	GH¢100
Minimum Operating Balance	N/A	N/A
Service Fee per month (Students)	GH¢5	GH¢5
Service Fee per month (FEA Current Accounts)	USD5, GBP2.58, EUR3.66, ZAR50.57	USD5, GBP2.58, EUR3.66, ZAR50.57
Achiever pay as you go	GH¢14.99	N/A
Achiever monthly bundled fee	N/A	GH¢24.99
Savings Account		
Minimum Opening Amount	GH¢100	GH¢100
Minimum Operating Balance	GH¢100	GH¢100
Minimum balance required to earn interest	Above GH¢1,000	Above GH¢1,000
Card Transactions		
VISA Debit Cards		
At bank's own ATM	Free	Free
At other banks' ATM (Local)***	(1% of amount), min. GH¢15.00	(1% of amount), min. GHS 15.00
At other banks' ATM (International)	(1% of amount), min. GH¢30.00	(1% of amount), min. GH¢ 30.00
Balance enquiry at banks own ATM	Free	Free
Balance enquiry at other banks ATM	GH¢3.99	GH¢3.99
Balance enquiry at other banks ATM (International)	GH¢3	GH¢3
Access Fee at Stanbic ATM (International Cardholders)	GH¢25.99	GH¢25.99
Mini statement at Stanbic ATMs	Free	Free
Visa Blue	GH¢15	N/A
Visa Silver	N/A	GH¢15
Non collection of Debit cards (after 6 months)	N/A	N/A
Card Quarterly Fees	GH¢20	GH¢20
Payment via POS terminal / Internet/E-commerce	Free	Free
Optional Issuer Fee / Currency Conversion Fees	7.50% of the exchange rate	7.50% of the exchange rate
Fees for International Card transactions in Ghana Cedis (GHS)	7.50% of the exchange rate	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.	2% of load/reload value; min \$15, EUR15, GBP10, ZAR 200.
Gh-Link Card		
New Card Issuance Fee	GH¢ 10	GH¢ 10
Damaged, Lost or Stolen Cards	GH¢ 10	GH¢ 10
Card Quarterly Fees	GH¢ 10	GH¢ 10
Expired Card	Free	Free
Forgotten Pin	GH¢ 10	GH¢ 10
Payment via POS terminal / Internet/E-commerce	Free	Free
At bank's own ATM	Free	Free
At other banks' ATM	GH¢ 3	GH¢ 3

Transaction Type	Achiever Pay As You Transact	Achiever Bundle
Reissue		
Expired Card	Free	Free
Forgotten PIN	GH¢15	GH¢15
Damaged/Lost/Stolen Card	GH¢15	GH¢15
Statement		
E Statement	Free	Free
Regular monthly statement	Free	Free
Adhoc request (per page)	GH¢5	GH¢5
Statement for Visa purposes (per page)	GH¢5	GH¢5
Standing order		
Setup	GH¢5	GH¢5
Internal (monthly)	Free	Free
To other banks (monthly)	GH¢3	GH¢3
Default - no funds	GH¢5	GH¢5
Transfers		
Transfers to other banks - ACH	GH¢5	GH¢5
Transfers to other banks - ACH (Express)	GH¢30	GH¢30
Near Real Time	GH¢10	GH¢10
Swift-Local	GH¢ 30	GH¢30
Direct Debit Presentment	GH¢0.50	GH¢0.50
Salary processing into Stanbic account		
Manual	Free	Free
Automated	Free	Free
Cheques		
Cheque book (50 Pages)	GH¢50	GH¢50
Counter cheques	N/A	N/A
Returned cheques (no funds)	GH¢9	GH¢9
Returned cheques (post-dated)	Free	Free
Returned cheques (other technical reasons)	GH¢9	GH¢9
Special Clearing	GH¢60	GH¢60
Stop Cheque/Payment	GH¢30	GH¢30
Cheque/ voucher retrieval	GH¢30	GH¢30
Others		
Certification of Balance to Auditors	GH¢150	GH¢150
Ghana Investment Promotion Centre (GIPC) confirmation	GH¢75	GH¢75
Guarantees/Quarter	0.75%-1% (min GH¢50)	0.75%-1% (min GH¢50)
Bank Cheques Issued		
Stanbic Customers	GH¢25	GH¢25
Non Stanbic Customers	GH¢35	GH¢35
Exam/School fees related	GH¢10	GH¢10
Loan/Overdraft		
Arrangement Fee	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)
Temporary Excess (TOD) arrangement fee	Min GH¢50 (4% of face value)	Min GH¢50 (4% of face value)
Insurance		
Penalty: Refund Premium on Delayed Insurance Policy Renewal	GH¢200	GH¢200

DIGITAL CHANNELS







Transaction Type	Digital
Transfers & Payments	
Inter account transfers	Free
Transfers to other banks-ACH	GH¢5
Transfers to other banks-RTGS	GH¢30
Transfers to other banks-GIP	1% Max GH¢10
Transfer to Mobile Money Wallets-GIP	1% Max GH¢10
Bill Payments	Free
Salary processing to other banks	Free
Bulk Payments	N/A
Instant Cash	GH¢ 1
POS (Merchant Service Commission)	Min 2% - 4%
Account Services	
SMS/Email Alert	Free



Keeping **cost** down

- Using a **Stanbic Bank ATM** to make a cash withdrawal is cheaper than using another bank's ATM.
- 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.

WHAT YOU GET

 Competitive Rates	 Control	 Independence	 Security
Get competitive rates offering guaranteed returns	Manage your overdraft limits from your device using our mobile banking app	Bank the way you want to, whenever you want to – online, in-app or at our ATMs	Know your money is safe when making payments in-store, online or overseas

VALUE ADDED SERVICE



Instant Cash

Tokenised cash on **ATMs** to enable customers perform **cardless withdrawals**. Tokens for withdrawals are generated via USSD(*715#).



MobyCash

On-premise secure cash pick ups for clients with instant value to accounts.



Data

Buy your **4G** Surfline and Busy Data on any of our **digital channels**.



TV Subscription

Pay your **DSTV, GOTV** and **DSTV Box Office subscriptions** with any of 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**



Instant Pay

Local bank beneficiaries receive instant **value on transfers** completed on **Stanbic Online Channels**.



Airtime

Purchase Airtime for **all networks** 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.



Utility

Pay your **post-paid** Electricity bills, Water bills and SSNIT contribution via our digital channels.



Cardless Cash Deposit

Now **possible** for third party and non-card holders to make **ATM cash deposits**.

THE FOLLOWING TIPS WILL ASSIST YOU IN BANKING FASTER AND CHEAPER - AT YOUR OWN CONVENIENCE



Swipe your Debit, Cheque or Credit card when purchasing at retailers.



Shop online with your Cheque or Credit card.



Electronic transfers using Internet, Cellphone and Telephone banking, as well as the Mobile App, is cost-effective.



Avoid paying cheque or cash deposit fees and have money transferred into your account.

NB

***Withdrawals on other Banks ATM attracts a charge. Stanbic ATM withdrawals are free. Electronic transfers may be subject to the E-levy of 1% in line with the Electronic Transfer Levy (Amendment) Act 2022 (ACT 1089)

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)
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