



Stanbic Bank



# PRICING 2024 CORPORATE BANKING

EFFECTIVE APRIL, 2024

## YOUR TRANSACTIONS, MORE SECURED.

Stanbic 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 add 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 **April, 2024**.



## BENEFITS OF A CORPORATE BANKING ACCOUNT

### Unlimited



Stanbic ATM cash deposits.



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

### Free



Emailed monthly statements.



SMS notifications with the My Updates 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.

<b>Transaction Type</b>	
<b>Current Account</b>	
Minimum Opening Amount	GH¢200
Minimum Operating Balance	N/A
Transaction per month	Unlimited
Service Fee/month (Nil transaction attracts Min. fee)	Min GH¢200, Max GH¢500
Cash/cheque pick-up fee	GH¢50 (when cash pick is below the threshold of GH¢20K)
<b>Cheques</b>	
Cheque book (100 pages)	GH¢100
Returned cheques in-house (post-dated)	Free
Counter cheques	GH¢15
Returned cheques (no funds)	GH¢9
Returned cheques in-house (other reasons)	GH¢9
Special Clearing	GH¢60
Stop Cheque/Payment	GH¢30
Cheque /voucher retrieval	GH¢30
<b>Bank Cheques/ Bank Drafts</b>	
To Stanbic Customer	GH¢15
Non Stanbic Customers	GH¢25
<b>Others</b>	
Certification of Balance to Auditors	GH¢150
Guarantees/Bonds per quarter	0.75%-1%
Ghana Investment Promotion Centre (GIPC) confirmation	GH¢75
<b>Loan/Overdraft/Letter of Credit/Bank Guarantees</b>	
Processing Fee	0.5%
Arrangement/Facility fee	2%
<b>Statement</b>	
Regular monthly statement	Free
E-statement	Free
Statement For Visa Purposes (per page)	GH¢5
Adhoc request per page	GH¢5
<b>Standing order</b>	
Setup	Free
Internal (monthly)	Free
To Other Banks (monthly)	GH¢5
Default-no funds	Free
<b>Transfers</b>	
Transfers to other banks - ACH	GH¢5, max GH¢150
Direct Debit Presentments	GH¢0.50
Direct Debit Returns	GH¢2
Receipts from other banks - ACH	Free
Salary processing into Stanbic account	Free
Salary processing (bulk)	GH¢100
Near Real Time	GH¢10
Swift-Local	GH¢40



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

## DIGITAL CHANNELS



Transaction Type	Digital
<b>Transfers &amp; Payments</b>	
Inter account transfers	Free
Transfers to other banks-ACH	GH¢5
Transfers to other banks-RTGS	GH¢40
Bill Payments	Free
Salary processing to other banks	Free
Bulk Payments	
Instant Cash	GH¢1
nBOL (Online Banking)/monthly	
POS (Merchant Service Commission)**	Min 2% - 4%

## 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** Surflin 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**.

### NB

\* Fee per Debit - 0.18%, Min GHs 5, Max GHs 7.5

\*\* POS credit sales Turnover

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)

**+233(0)302815789**

Email: [customercare@stanbic.com.gh](mailto:customercare@stanbic.com.gh)