



Stanbic Bank

PRICING 2024 EXECUTIVE BANKING

EFFECTIVE APRIL, 2024




UNLOCK A FUTURE FULL OF POSSIBILITIES


Executive Banking is a comprehensive banking package which seeks to meet your need for **convenience, solutions and benefits.**

We give 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 AN EXECUTIVE BANKING ACCOUNT


 **Access to higher limits** on Unsecured Personal Loans


 **International /online payment** access through the Gold Visa Card

 **Mortgages / Homeloan** properties to suit your lifestyle


 **Exclusively branded** cheque book


 **Membership recognition** through invitations to special Stanbic sponsored events


 **Vehicle & Asset Finance** special discount

 **Special Lifestyle Privileges** and discounts at our preferred partner locations


CONVENIENCE OF AN EXECUTIVE BANKING ACCOUNT


 An Executive Current Account


 **Withdrawals** from Stanbic Bank ATMs at no charge


 **Preferential Service** through the Priority Teller


 **SMS alert** service


 **Gold Visa debit card** for New to Bank Customers


 **Simple banking** through Stanbic App


 **Internet Banking** and USSD mobile banking


 **50 leaf Cheque Book** per year

 Access to **24/7** Customer Care Center

 **FastTrack** service on all requests

 **Relationship Banking** through **dedicated** Executive Banker

 **Cash to Account Remittances** (This is currently available for only Ria)

 **Executive Banking service areas in select branches** Accra Main, Stanbic Heights, East Legon, Tema Industrial, University of Ghana-Legon, Kumasi Harper Road, Asokwa, Takoradi, Dansoman, Spintex, Achimota, Junction Mall, Airport City and Mövenpick .

Current Account	
Minimum Opening Amount	GH¢250
Minimum Operating Balance	N/A
Service Fee per month (FEA Current Accounts)	USD5, GBP2.58, EUR3.66, ZAR50.57
Service Fee per month	GH¢39.99 Average balances of GH¢50,000 and above on current accounts attract Nil service fee*
Service Fee per month (FEA Accounts)	USD5, GBP2.58, EUR3.66, ZAR50.57
Savings Account	
Minimum Opening Amount	GH¢250
Minimum Operating Balance	GH¢250
Minimum balance required to earn interest	Above GH¢1,000
Card Transactions	
VISA Debit Cards	
At bank's own ATM	Free
At other banks' ATM (Local)***	(1.00% of amount), min. GHS 15.00
At other banks' ATM (International)	(1.00% of amount), min. GHS 30.00
Balance enquiry at Bank's own ATM	Free
Balance enquiry at other banks (local)	GH¢3.99
Balance enquiry at other banks (International)	GH¢3.99
Access Fee @ Stanbic ATM (International Cardholders)	GH¢25.99
ATM Mini statement @ Stanbic ATMs	Free
Visa Gold	GH¢30
Non collection of Debit cards (after 6 months)	N/A
Card Quarterly Fees	GH¢30
Payment via POS terminal/Internet/E-commerce	Free
Optional Issuer Fee / Currency Conversion Fees	7.50% of the exchange rate
Fees for International Card transactions in Ghana Cedis (GHS)	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.
Gh-Link Card	
New Card Issuance Fee	GH¢ 10
Damaged, Lost or Stolen Cards	GH¢ 10
Card Quarterly Fees	GH¢ 10
Expired Card	Free
Forgotten Pin	GH¢ 10
Payment via POS terminal / Internet/E-commerce	Free
At bank's own ATM	Free
At other banks' ATM	GH¢ 3

Reissue	
Expired Card	Free
Forgotten PIN	GH¢30
Damaged/Lost/Stolen Card	GH¢30
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	GH¢5
Internal (monthly)	Free
To Other Banks (monthly)	GH¢3
Default-no funds	GH¢5
Transfers	
Salary Crediting	Free
Transfers to other banks- ACH	GH¢5
Transfers to other banks - ACH (Express)	GH¢30
Near Real Time	GH¢10
Direct Debit Presentment	GH¢0.50
Swift - Local	GH¢30
Salary processing into Stanbic account	
Manual	Free
Automated	Free
Cheques	
Cheque book (50 Pages)	GH¢50
Counter cheques	N/A
Returned cheques (no funds)	GH¢9
Returned cheques (post-dated)	Free
Returned cheques (other technical reasons)	GH¢9
Special Clearing	GH¢60
Stop Cheque/Payment	GH¢30
Cheque/ voucher retrieval	GH¢30
Others	
Certification of Balance to Auditors	GH¢150
Ghana Investment Promotion Centre (GIPC) confirmation	GH¢75
Guarantees/Quarter	0.75% - 1%
Bank Cheques Issued	
To Stanbic Customers	GH¢25
Non Stanbic Customers	GH¢35
Exam/School fees related	GH¢10

Loan/Overdraft	
Processing Fee	1.5% of face value; Min GH¢50
Arrangement/Facility fee	1% of face value; Min GH¢50
Temporary Excess (TOD) arrangement fee	4% of face value; Min GH¢50
Insurance	
Penalty: Refund Premium on delayed Insurance Policy Renewal	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 wallet - GIP	1% Max GHS10
Bill Payments	Free
Salary processing to other banks	Free
Bulk Payments	N/A
Instant Cash	GH¢ 1
Account Services	
SMS/Email Alert	Free

EXECUTIVE BANKING SOLUTIONS

- Planning for Education for Children through **Eduplan**
- **Hospital Cash Cover:** cash back of **GH¢100 per day for 180 days** (Only covers hospitalization due to an accident)
- **Travel Insurance Cover** of up to **45,000 Euros**
- **Income Protection Cover** of **GH¢4,500**, paid in 3 installments for 3 months
- **Salary Overdraft**
- **Transactional** and **savings** Products
- **Comprehensive Home Loan** Solutions
- **Personal Loans** of up to **GH¢300,000**



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

