



Stanbic Bank



Executive Banking

2025 pricing








EFFECTIVE OCTOBER 2025

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 May, 2025.

Benefits Of An Executive Banking Account

 <p>Access to higher limits on Unsecured Personal Loans</p>	 <p>International /online payment access through the Gold Visa</p>	 <p>Mortgages / Homeloan properties to suit your lifestyle</p>
 <p>Exclusively branded cheque book</p>	 <p>Membership recognition through invitations to special Stanbic sponsored events</p>	 <p>Vehicle & Asset Finance special discount</p>
 <p>Special Lifestyle Privileges and discounts at our preferred partner locations</p>		

Convenience Of An Executive Banking Account

 <p>An Executive Current Account</p>	 <p>Withdrawals from Stanbic Bank ATMs at no charge</p>	 <p>Preferential Service through the Priority Teller</p>	 <p>SMS alert service</p>
 <p>Gold Visa debit card for New to Bank Customers</p>	 <p>Simple banking through Stanbic App</p>	 <p>Internet Banking and USSD mobile banking</p>	 <p>50 leaf Cheque Book per year</p>
 <p>Access to 24/7 Customer Care Center</p>	 <p>Fast Track service on all requests</p>	 <p>Relationship Banking through dedicated Executive Banker</p>	 <p>Cash to Account Remittances (This is currently available for only Ria)</p>

 **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.

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**.

Transaction Fees

Current Account	
Minimum Opening Amount	GHS 250
Minimum Operating Balance	N/A
Service Fee per month (FEA Current Accounts)	USD5, GBP2.58, EUR3.66, ZAR50.57
Service Fee per month (FCA Current Accounts)	Free
Service Fee per month	GHS 39.99 Average balances of GHS 75,000 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	GHS 250
Minimum Operating Balance	GHS 250
Minimum balance required to earn interest	Above GHS 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)	GHS 3.99
Balance enquiry at other banks (International)	GHS 3.99
Access Fee @ Stanbic ATM (International Cardholders)	GHS 49.99
ATM Mini statement @ Stanbic ATMs	Free
Visa Gold	GHS 30
Non collection of Debit cards (after 6 months)	N/ A
Card Quarterly Fees	GHS 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 transaction amount
Prepaid Cards	
Money Wallet Multi Currency Prepaid Card (Mastercard)	2% of load/reload value; min \$15, EUR15, GBP10, ZAR 200.
Optional Issuer Fee / Currency Conversion	4.75% of the exchange rate
Gh-Link Card	
New Card Issuance Fee	GHS 10
Damaged, Lost or Stolen Cards	GHS 10
Card Quarterly Fees	GHS 10

Expired Card	Free
Forgotten Pin	GHS 10
Payment via POS terminal / Internet/E-commerce	Free
At bank's own ATM	Free
At other banks' ATM	GHS 3
Reissue	
Expired Card	Free
Forgotten PIN	GHS 30
Damaged/Lost/Stolen Card	GHS 30
Statement	
Regular monthly statement	Free
E-statement	Free
Statement For Visa Purposes (per page)	GHS 10
Adhoc request per page	GHS 10
Standing order	
Setup	GHS 5
Internal (monthly)	Free
To Other Banks (monthly)	GHS 5
Default-no funds	GHS 5
Transfers	
Salary Crediting	Free
Transfers to other banks- ACH	GHS 5
Transfers to other banks - ACH (Express)	GHS 30
Direct Debit Presentment	GHS 0.50
Swift - Local	GHS 30
Transfers to other banks - ACH	GHS 5
Transfers to other banks - ACH (Express)	GHS 30
Near Real Time	GHS 10
Salary processing Into Stanbic account	
Manual	Free
Automated	Free
Cheques	
Cheque book (50 Pages)	GHS 50
Counter cheques	N/A
Returned cheques (no funds)	10%, 15%, 20% of face value**
Returned cheques (post-dated)	Free
Returned cheques (other technical reasons)	GHS 9
Special Clearing	GHS 60

Stop Cheque/Payment	GHS 30
Cheque/ voucher retrieval	GHS 30
Others	
Certification of Balance to Auditors	GHS 150
Ghana Investment Promotion Centre (GIPC) confirmation	GHS 75
Guarantees/ Quarter	0.75% - 1%
Bank Cheques Issued	
To Stanbic Customers	GHS 25
Non Stanbic Customers	GHS 35
Exam/School fees related	GHS 10
Loan/ Overdraft	
Processing Fee	1.5% of face value; Min GHS 50
Arrangement/Facility fee	1% of face value; Min GHS 50
Temporary Excess (TOD) arrangement fee	4% of face value; Min GHS 50
Insurance	
Penalty: Refund Premium on delayed Insurance Policy Renewal	GHS 200

Digital Channels

Transfers & Payments	
Inter account transfers	Free
Transfers to other banks-ACH	GHS 5
Transfers to other banks-RTGS	GHS 30
Near Real Time	GHS 10
Transfers to other banks-GIP	1% Max GH¢ 10
Transfer to Mobile Money Wallets-GIP	1% Max GHS10
Bill Payments	Free
Bulk Payments	Free
Instant Cash	N/A
POS (Merchant Service Commission)	GHS 1
Account Services	
Statement For Visa Purposes per page (Self service)	GHS 5

What You Get



Competitive Rates

Get competitive rates offering guaranteed returns



Control

Manage your overdraft limits from your device using our Mobile Banking App



Independence

Bank the way you want to, whenever you want to - online, in-app or at our ATMs



Security

Know your money is safe when making payments in-store, online or overseas





Executive Banking Solutions

<p>1 Planning for Education for Children through Eduplan</p>	<p>2 Hospital Cash Cover: Cash back of GH¢100 per day for 180 days (Only covers hospitalization due to an accident)</p>	<p>3 Travel Insurance Cover of up to 45,000 Euros</p>	<p>4 Income Protection Cover of GHS4,500, paid in 3 installments for 3 months</p>
<p>5 Salary Overdraft</p>	<p>6 Transactional and savings products</p>	<p>7 Comprehensive Home Loan Solutions</p>	<p>8 Personal Loans of up to GHS300,000</p>

Value Added Service

<p> Instant Cash Tokenised cash on ATMs to enable customers perform cardless withdrawals. Tokens for withdrawals are generated via USSD(*715#).</p>	<p> Instant Pay Local bank beneficiaries receive instant value on transfers completed on Stanbic Online Channels.</p>
<p> Moby Cash On-premise secure cash pick ups for clients with instant value to accounts.</p>	<p> Airtime Purchase Airtime for all networks on any of our digital channels.</p>
<p> Data Buy your 4G Surflin and Busy Data on any of our digital channels.</p>	<p> Account to wallet (*170# and *707#) Transfer money IN and OUT via Mobile Money linkage. Transfer from your account to wallet and wallet to account.</p>
<p> TV Subscription Pay your DSTV, GO TV and DSTV Box Office subscriptions with any of our digital channels.</p>	<p> Utility Pay your post-pald Electricity bills. Water bills and SSNIT contribution via our digital channels.</p>
<p> 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</p>	<p> Cardless Cash Deposit Now possible for third party and non-card holders to make ATM cash deposits.</p>

The Following Tips Will Assist You in Banking Faster and Cheaper - At Your Own Convenience

<p> Swipe your Debit, Cheque or Credit card when purchasing at retailers.</p>	<p> Shop online with your Cheque or Credit card.</p>
<p> Electronic transfers using Internet, Cellphone and Telephone banking, as well as the Mobile App, is cost-effective.</p>	<p> Avoid paying cheque or cash deposit fees and have money transferred into your account.</p>

NB

- ** 10% of the cheque's face value (plus Warning Notification) - 1st breach within a year
- ** 15% of the cheque's face value (plus Warning Notification) - 2nd breach within a year
- ** 20% of the cheque's face value (plus Withdrawal of all cheques for 3 years) - 3rd breach within a year
- *** Withdrawals on other Banks ATM attracts a charge. Stanbic ATM withdrawals are free.
- **** International Transaction Fees for Transactions of GHS 50 and below will be waived.

Contact Us:

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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