



Stanbic Bank



Achiever Banking

2025 pricing

EFFECTIVE OCTOBER 2025

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 May, 2025.

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 40% 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 GHS 100 per day for 180 days*
- **Retrenchment Cover:** GHS 1000 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 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	FREE Mobile Banking
			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.



Save money and time with SELF-SERVICE BANKING


Skip the lines, our self-service platforms are here to make payments, deposits, transfers, and other account management easy and convenient.

To activate your preferred self-service platform:




Download our **Banking App**



Dial ***715#** for cellphone banking



Visit <https://ibanking.stanbic.com.gh> to access online banking

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

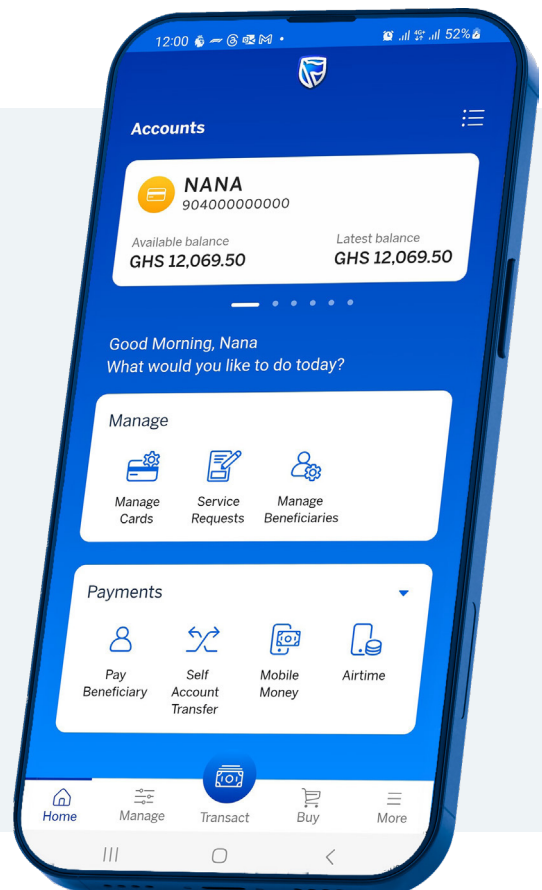
Keeping cost down:

- 1** Using a Stanbic Bank ATM to make a cash withdrawal is cheaper than using another bank's ATM.
- 2** Using internet banking to initiate transfers is cheaper than doing it over the counter in a branch.
- 3** 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.
- 4** Ensure that you have enough money to meet regular payments like loan repayments and debit orders.
- 5** Keep your Stanbic Bank card in a safe place to avoid paying for replacements.

The Stanbic SMART APP is LIVE!

It's faster, smarter and more loaded.

Download now!  



Transaction Fees

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	GHS 100	GHS 100
Minimum Operating Balance	N/A	N/A
Service Fee per month (Students)	GHS 5	GHS 5
Service Fee per month (FEA Current Accounts)	USD5, GBP2.58, EUR3.66, ZAR50.57	USD5, GBP2.58, EUR3.66, ZAR50.57
Service Fee per month (FCA Current Accounts)	Free	Free
Achiever pay as you go	GHS 14.99	N/A
Achiever monthly bundled fee	N/A	GHS 24.99
Savings Account		
Minimum Opening Amount	GHS 100	GHS 100
Minimum Operating Balance	GHS 100	GHS 100
Minimum balance required to earn interest	Above GHS 1,000	Above GHS 1,000
Card Transactions		
VISA Debit Cards		
At bank's own ATM	Free	Free
At other banks' ATM (Local) ***	(1% of amount). min. GHS 15.00	(1% of amount). min. GHS 15.00
At other banks' ATM (International)	(1% of amount), min. GHS 30.00	(1% of amount). min. GHS 30.00
Balance enquiry at banks own ATM	Free	Free
Balance enquiry at other banks ATM	GHS 3.99	GHS 3.99
Balance enquiry at other banks ATM (International)	GHS 3.99	GHS 3.99
Access Fee at Stanbic ATM (International Cardholders)	GHS 49.99	GHS 49.99
Mini statement at Stanbic ATMs	Free	Free
Visa Blue	GHS 15	N/A
Visa Silver	N/A	GHS 15
Non collection of Debit cards (after 6 months)	N/A	N/A
Card Quarterly Fees	GHS 20	GHS 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 transaction amount	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.	2% of load/reload value; min \$15, EUR15, GBP10, ZAR 200.
Optional Issuer Fee / Currency Conversion	4.75% of the exchange rate	4.75% of the exchange rate





	Achiever Pay As You Transact	Achiever Bundle
Gh-Link Card		
New Card Issuance Fee	GHS 10	GHS 10
Damaged, Lost or Stolen Cards	GHS 10	GHS 10
Card Quarterly Fees	GHS 10	GHS 10
Expired Card	Free	Free
Forgotten Pin	GHS 10	GHS 10
Payment via POS terminal / Internet/E-commerce	Free	Free
At bank's own ATM	Free	Free
At other banks' ATM	GHS 3	GHS 3
Reissue		
Expired Card	Free	Free
Forgotten PIN	GHS 15	GHS 15
Damaged/Lost/Stolen Card	GHS 15	GHS 15
Statement		
E Statement	Free	Free
Regular monthly statement	Free	Free
Adhoc request (per page)	GHS 10	GHS 10
Statement for Visa purposes (per page)	GHS 10	GHS 10
Standing order		
Setup	GHS 5	GHS 5
Internal (monthly)	Free	Free
To other banks (monthly)	GHS 5	GHS 5
Default - no funds	GHS 5	GHS 5
Transfers		
Transfers to other banks -ACH	GHS 5	GHS 5
Near Real Time	GHS 10	GHS 10
Transfers to other banks -ACH (Express)	GHS 30	GHS 30
Swift-Local	GHS 30	GHS 30
Direct Debit Presentment	GHS 50	GHS 50
Salary processing Into Stanbic account		
Manual	Free	Free
Automated	Free	Free
Cheques		
Cheque book (50 Pages)	GHS 50	GHS 50
Counter cheques	N/A	N/A
Returned cheques (no funds)	10%, 15%, 20% of face value**	10%, 15%, 20% of face value**
Returned cheques (post-dated)	Free	Free

	Achiever Pay As You Transact	Achiever Bundle
Returned cheques (other technical reasons)	GHS 9	GHS 9
Special Clearing	GHS 60	GHS 60
Stop Cheque/Payment	GHS 30	GHS 30
Cheque/ voucher retrieval	GHS 30	GHS 30
Others		
Certification of Balance to Auditors	GHS 150	GHS 150
Ghana Investment Promotion Centre (GIC) confirmation	GHS 75	GHS 75
Guarantees / Quarter	0.75%-1% (min GHS 50)	0.75%-1% (min GHS 50)
Bank Cheques Issued		
Stanbic Customers	GHS 25	GHS 25
Non Stanbic Customers	GHS 35	GHS 35
Exam/School fees related	GHS 10	GHS 10
Loan/Overdraft		
Arrangement Fee	1% of face value	1% of face value
Processing fee	Min GHS 50 (1.5% of face value)	Min GHS 50 (1.5% of face value)
Temporary Excess (TOD) arrangement fee	Min GHS 50 (4% of face value)	Min GHS 50 (4% of face value)
Statement		
E Statement	Free	Free
Regular monthly statement	Free	Free
Adhoc request (per page)	GHS 10	GHS 10
Statement for Visa purposes (per page)	GHS 10	GHS 10
Insurance		
Penalty: Refund Premium on Delayed Insurance Policy Renewal	GHS 200	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 GHS 10
Transfer to Mobile Money Wallets-GIP	1% Max GHS 10
Bill Payments	Free
Bulk Payments	N/A
Instant Cash	GHS 1
POS (Merchant Service Commission)	Min 2% - 4%
Account Services	
Statement For Visa Purposes per page (Self service)	Free





What You Get

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

 <p>Instant Cash</p> <p>Tokenised cash on ATMs to enable customers perform cardless withdrawals. Tokens for withdrawals are generated via USSD(*715#).</p>	 <p>Instant Pay</p> <p>Local bank beneficiaries receive instant value on transfers completed on Stanbic Online Channels.</p>
 <p>Moby Cash</p> <p>On-premise secure cash pick ups for clients with instant value to accounts.</p>	 <p>Airtime</p> <p>Purchase Airtime for all networks on any of our digital channels.</p>
 <p>Data</p> <p>Buy your 4G and 5G Data on any of our digital channels.</p>	 <p>Account to wallet (*170# and *707#)</p> <p>Transfer money IN and OUT via Mobile Money linkage. Transfer from your account to wallet and wallet to account.</p>
 <p>TV Subscription</p> <p>Pay your DSTV, GO TV and DSTV Box Office subscriptions with any of our digital channels.</p>	 <p>Utility</p> <p>Pay your post-pald Electricity bills. Water bills and SSNIT contribution via our digital channels.</p>
 <p>Mobile Money Cashout</p> <p>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</p> <p>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 is 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)
+233 (0) 302 815 789
 Email: **customercare@stanbic.com.gh**