



Stanbic Bank



Enterprise

Business Banking

2025 pricing

EFFECTIVE OCTOBER 2025

Your Business, More Secured

Stanbic Enterprise Banking Is your right financial business partner in every new step on your business 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

How Do We Do That?



We help you manage your business and take decisions on your finances on the go with Enterprise online; a simplified and secured online platform which allows you to access your account balances and statement, effect local payments across banks, pay salaries with a "maker checker" functionality of segregated authority rights. This makes banking convenient, anytime, anywhere.



Your cash management hassle in terms of payment and collections is over.! With our mobycash collection, wallet to account linkage and other cash solutions, we are creating convenience by allowing you to transact and do your business at the same time, no need to visit a branch.



We assist you clear your goods, stock up your wares and fuel your growth prospects with Enterprise Smart Loan. We also have other lending solutions to take care of your short to medium term aspirations.



We know access to other market is paramount to you, we have you covered with our trade clubs and other networking events where we provide the avenue for access to other markets to expand your product reach and source other materials among others.

What Has Changed:



No more waiting for long periods to get hold of the correct person who knows your business and can help



No more having to leave your business premises to travel to a branch to seek solutions to your needs!



No more looking for the designated person who knows your history and who alone can help you!

What help can you get through Enterprise Direct?



Get detailed information on your Business Current Account, including payment enquiries, deposits and balances.



Virtual banking is open until 7pm - two hours after the branch closes. Deliberate conversation on how to partner to grow and manage your business.



Find out about our solutions.



Process your loans and international transfers.



Find out how to grow your business with our extensive lending product solutions.

**Bank your way,
take control**



Keeping cost down:

1

Using a Stanbic Bank ATM to make a cash withdrawal is cheaper than doing it 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.

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.

| Transaction Type | |
|--|---|
| Current Account | |
| Minimum Opening Amount | GHS 200 |
| Minimum Operating Balance | N/A |
| Transaction per month | Unlimited |
| Service Fee (Flat) per month | GHS 99.99 |
| Cash/cheque pick-up fee | GHS 50 (when cash pick is below the threshold of GHS 20K) |
| Cheques | |
| Cheque book (100 pages) | GHS 100 |
| Returned cheques in-house (post-dated) | Free |









| | |
|--|-----------------------------------|
| Counter cheques | GHS 15 |
| Returned cheques (no funds) | 10%, 15%, 20% of face value** |
| Returned cheques (other technical reasons) | GHS 9 |
| Special Clearing | GHS 60 |
| Stop Cheque/Payment | GHS 30 |
| Cheque /voucher retrieval | GHS 30 |
| Bank Cheques Issued | |
| To Stanbic Customer | GHS 15 |
| Non Stanbic Customers | GHS 25 |
| Others | |
| Certification of Balance to Auditors | GHS 150 |
| Guarantees/Bonds per quarter | 0.75%-1% min GHS 50 |
| Ghana Investment Promotion Centre (GIPC) confirmation | GHS 75 |
| Loan/Overdraft/ Letter of Credit/Bank | |
| Processing Fee | 0.5% |
| Arrangement/ Facility fee | 2% |
| Temporary Excess (TOD) arrangement fee | 2% |
| Facility extension fees confirmation | 1% |
| 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 | 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 |
| Business Debit Card | GHS 15 |
| Non collection of ATM card (after 6 months) | N/A |
| Card Quarterly Fees | GHS 20 |
| Payment via POS terminal/Internet / E-Commerce | Free |
| Optional Issuer Fee (OIF) | 7.50% of the exchange rate |
| Fees for International Card transactions in Ghana Cedis (GHS) **** | 7.50% of transaction amount |

| 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 3.99 |
| Reissue | |
| Expired Card | Free |
| Forgotten PIN | GHS 10 |
| Damaged/ Lost/Stolen Card | GHS 15 |
| 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 | Free |
| Internal (monthly) | Free |
| To Other Banks (monthly) | GHS 5 |
| Default-no funds | GHS 5 |
| Transfers | |
| Transfers to other banks - ACH | GHS 5 |
| Receipts from other banks - ACH | GHS 2 max, GHS 150 |
| Salary processing into Stanbic account | Free |
| Salary processing (bulk) | GHS 100 |
| Swift-Local | GHS 60 |
| Near Real Time | GHS 10 |
| Direct Debit Presentment | GHS 0.50 |
| Direct Debit Returns | GHS 2 |
| Salary processing (manual) | GHS 6 |
| Insurance | |
| Penalty: Refund Payment on Delayed insurance policy renewal | GHS 500 |

Digital Channels

| Transfers & Payments | |
|------------------------------------|-------------|
| Inter account transfers | Free |
| Transfers to other banks-ACH | GHS 5 |
| Transfers to other banks-RTGS | GHS 60 |
| Near Real Time | GHS 10 |
| Bill Payments | Free |
| Bulk Payments | N/A |
| Instant Cash | GHS 1 |
| nBOL (Online Banking)/ monthly | GHS 50 |
| POS (Merchant Service Commission)* | Min 2% - 4% |
| Enterprise Online | Free |
| Account Services | |
| SMS/ Email Alert | Free |

Value Added Service

| | |
|---|---|
|  Instant Cash Tokenised cash on ATMs to enable customers perform cardless withdrawals. Tokens for withdrawals are generated via USSD (*715#). |  Instant Pay Local bank beneficiaries receive instant value on transfers completed on Stanbic Online Channels. |
|  Moby Cash On-premise secure cash pick ups for clients with instant value to accounts. |  Airtime Purchase Airtime for all networks on any of our digital channels. |
|  Data Buy your 4G and 5G Data on any of our digital channels. |  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. |
|  TV Subscription Pay your DSTV, GO TV and DSTV Box Office subscriptions with any of our digital channels. |  Utility Pay your post-pald Electricity bills. Water bills and SSNIT contribution via 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 |  Cardless Cash Deposit Now possible for third party and non-card holders to make ATM cash deposits. |

NB

- * POS credit sales Turnover
- ** 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.



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