



Stanbic Bank



# Corporate Banking

2025 pricing





EFFECTIVE OCTOBER 2025

## Your Business, 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 May, 2025.

## Benefits Of A Corporate Banking Account

<b>UNLIMITED</b>	 Stanbic ATM cash deposits.	 Electronic transactions include purchases, debit orders, electronic account payments and electronic inter-account transfers.
	<b>FREE</b>	 Emailed monthly statements.
	 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.

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



## Transaction Fees

Pay as you Transact	
Current Account	
Minimum Opening Amount	GHS 200
Minimum Operating Balance	N/A
Transaction per month	Unlimited
Service Fee/month (Nil transaction attracts Min. fee)	Min GHS 200, Max GHS 500
Cash/ cheque pick-up fee	GHS 50 (when cash pick is below the threshold of GHS 20K)
VISA Debit Cards	
At bank's Own ATM	Free
At other bank's 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 banks own ATM	Free
Balance enquiry at other banks ATM	GHS 3.99
Balance enquiry at other banks ATM (International)	GHS 3.99
Access Fee at Stanbic ATM (International Cardholders)	GHS 49.99
Mini statement at Stanbic ATMs	Free
Visa Signature	GHS 55
Visa Signature	GHS 55
Payment via POS terminal/ Internet / E-commerce	Free
Non Collection of Debit Card (after 6 months)	GHS 10
Card Quarterly Fees	GHS 40
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
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/ Bank Drafts	
To Stanbic Customer	GHS 15
Non Stanbic Customers	GHS 25











<b>Others</b>	
Certification of Balance to Auditors	GHS 150
Guarantees/ Bonds per quarter	0.75%-1%
Ghana Investment Promotion Centre (GIPC) confirmation	GHS 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)	GHS 10
Adhoc request per page	GHS 10
<b>Standing Order</b>	
Setup	Free
Internal (monthly)	Free
To Other Banks (monthly)	GHS 5
Default-no funds	Free
<b>Transfers</b>	
Transfers to other banks - ACH	GHS 5, max GHS 150
Direct Debit Presentments	GHS 0.50
Direct Debit Returns	GHS 2
Receipts from other banks -ACH	Free
Salary processing into Stanbic account	Free
Salary processing (bulk)	GHS 100
Swift-Local	GHS 40
Near Real Time	GHS 10

## Digital Channels

<b>Transfers &amp; Payments</b>	
Inter account transfers	Free
Transfers to other banks-ACH	GHS 5
Transfers to other banks-RTGS	GHS 40
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

Transfers & Payments	
Bulk Payments	N/A
Instant Cash	GHS 1
POS (Merchant Service Commission)*	Min 2% - 4%
Account Services	
SMS/ Email Alert	Free

## Value Added Service

 <p><b>Instant Cash</b> Tokenised cash on ATMs to enable customers perform cardless withdrawals. Tokens for withdrawals are generated via USSD (*715#).</p>	 <p><b>Instant Pay</b> Local bank beneficiaries receive instant value on transfers completed on Stanbic Online Channels.</p>
 <p><b>Moby Cash</b> On-premise secure cash pick ups for clients with instant value to accounts.</p>	 <p><b>Airtime</b> Purchase Airtime for all networks on any of our digital channels.</p>
 <p><b>Data</b> Buy your 4G and 5G Data on any of our digital channels.</p>	 <p><b>Account to wallet (*170# and *707#)</b> Transfer money IN and OUT via Mobile Money linkage. Transfer from your account to wallet and wallet to account.</p>
 <p><b>TV Subscription</b> Pay your DSTV, GO TV and DSTV Box Office subscriptions with any of our digital channels.</p>	 <p><b>Utility</b> Pay your post-pald Electricity bills. Water bills and SSNIT contribution via our digital channels.</p>
 <p><b>Mobile Money Cashout</b> Give Mobile Money users the option to withdraw from their wallet using the Token generation method on a Stanbic ATM 24/7</p>	 <p><b>Cardless Cash Deposit</b> Now possible for third party and non-card holders to make ATM cash deposits.</p>

**NB**

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

 Toll free line: **18080** (MTN) or **0800 10009** (Vodafone)  
**+233 (0) 302 815 789**  
Email: [customercare@stanbic.com.gh](mailto:customercare@stanbic.com.gh)