



Stanbic Bank



Foreign Products & Services

2025 pricing

EFFECTIVE OCTOBER 2025

Move Your Business, Forward!

Stanbic Bank has a significant presence in Africa and international markets and our experienced sales team can advise you on foreign exchange risk arising from market volatility.

Our Foreign Products & Services give you access to a wide range of banking services and value-added benefits. This pricing guide will enable you best understand the services provided as well as the costs associated with those services. All these fees apply from May, 2025.

If your business strategy is to ensure that you continue to expand into new markets and move your business forward, why not explore Stanbic Bank's Foreign Products & Services solutions?

Managing Your Foreign Exchange Effectively

By choosing the appropriate foreign exchange service, you can save on banking costs and improve security around foreign transactions



Avoid holding large sums of cash when travelling.

Replace the cash with a Corporate Debit Card which allows you to withdraw cash from any Visa enabled ATM world wide, or make payment for goods and services. It is always useful to have a few notes on hand when you arrive at your destination to pay tips, taxi fares and refreshments. Foreign notes are sold and purchased by the bank in all major currencies including Rand and Chinese RMB.



Foreign payments are risky

but can be done more securely by using telegraphic transfers (TTs), which is a more convenient and cost-effective way to transfer money from one country to another.



Letters of Credit

are the most secured form of payment when importing and exporting goods.

Traveling abroad?

Be sure to inform us beforehand, and we can skip the authentication process for your overseas purchases.

What you get when ordering your Forex



Forex for travel: Order your foreign currency effortlessly and we will deliver it to your business premises.



Nationwide presence: Visit our nationwide network of forex outlets and branches for assistance with international money transfers.













Transaction Fees

Cheques		
Cheques sent for Collection (external)	Per item	0.75% of face value;
	Minimum	\$25
	Maximum	\$150
Cheques sent for Collection (local)	Per cheque	\$15
Stopped Cheque	Per Instruction/Item	\$50
Returned cheques (inadequate funds)		N/A
Returned cheques (post-dated)		Free
Returned cheques (other technical reasons)		\$50
Transfers/SWIFT		
SWIFT Statements	Per month	\$10
Amendments (any reason)		\$50
Correspondent Bank charges		\$35
SWIFT Payments / Telegraphic Transfers (against FCA/GHS accounts)	Commission	\$20 flat for amounts <= \$1,000 0.75% of txn amount (min \$50) for >\$1,000
	SWIFT Commission	\$20
SWIFT Payments/ Telegraphic Transfers (against FEA accounts)	Commission	0.75% of txn value (min \$50),
	Swap Charge	1%
	SWIFT Charge	\$20
Inward Remittances		Free
Local FX Transfer/ Cheque Payment	Commission	\$50 - \$100
Foreign Currency Withdrawals		
FCA Account	Commission	5% of face value
	Minimum	\$20
FEA Account if fed with cash		Free
FEA Account if fed with non- cash	Commission	5% of face value
	Minimum	\$20
Custodial Services		
Custody fees		0.15% - 0.25%
Transaction Fees - Foreign Clients		\$50 - \$100
Transaction Fees - Local Clients		GHS 15 - GHS 20
Min Fees (Foreign)		\$500

Trade Services	
Letters of Credit (Import)	
A. Cash Covered	
Establishment fee per quarter	0.75% (min\$200)
Drawings Commission per drawing	0.5% (min\$100)
Administrative Charge	Recoup offshore charges
B. Non - Cash Covered	
Establishment fee per quarter	1.25% (min \$200)
Drawings Commission per drawing	0.5% (min \$100)
Administrative Charge	Recoup offshore charges
Amendment (increase in amount)	Same as establishment fee
Amendment - General	\$50
SWIFT	\$35 per message
Expired / Unutilised LC	\$100 + all offshore charges
Letters of Credit (Export)	
Advising - Stanbic Customers	\$50
Advising - Non Stanbic Customers	\$100
Transfer (without confirmation)	\$100
Confirmation	1.5% - 3.0% p.a
Amendment	\$35
Negotiation (FOB)	1.25% - 3.0% (min\$200)
Postage (Courier)	\$60
Transfer of LC for non customers	\$100
Cancellation of LC	\$100 + all outstanding charges
Guarantees/Bonds	
Issuance per quarter	0.75% per qtr for cash backed & 1.0% per qtr for clean (min \$50)
Advising clients	\$50
Advising non-clients	\$100
Courier charges	\$60
Amendment	\$50
SWIFT Charge	\$35
Documentary Collection (Imports)	
Handling charge per item	\$30
Overdue bill per quarter (Reminders)	\$55
Protest	Full cost recovery, plus \$100
Payment	0.75% Min \$35
SWIFT	\$35

Documentary Collection (Exports)	
Handling charge per item	\$100
Courier charges	\$60

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 and 5G 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>

NB

* \$50 for amounts up to \$25,000.00
 * \$100 for amounts greater than \$25,000.00
 ****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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