

**Standard
Chartered**



**Service and Price
Guide Ghana**

Effective March 30th, 2015

Personal Banking

Current Account	Amount in GH¢
Initial Opening Balance	
Standard Current Account	100
Access 247	20
Commission on Turnover (Monthly)	
Standard Current Account	12 Flat
Access 247	Free
Savings Account	
Initial Opening Balance	
Savings Plus *	100
My Dream Account (For kids below 18yrs)	200
Minimum Operating Balance**	
Savings Plus	100
My Dream Account	100
Savings account maintenance fee	Free
<i>*After 4 branch withdrawals, customer forfeits interest for the month</i>	
<i>** Customers will not be allowed to withdraw below the minimum balance</i>	
DEBIT CARDS	
Card issuance/re-issuance fee	
Visa Gold	15
Visa Gold (Access 247)	10
Maintenance fee per month	
Visa Gold	8
Non collection of cards after 3 months	15
Lost/damaged cards	15
Withdrawal fee per transaction from	
SCB ATMs	Free
Other Bank ATMs (Domestic)	4
Other Bank ATMs (International)	\$2, €1.6, £1.1
In- Branch Cash Withdrawal of less than GHC 400	3
Payments via POS terminals	Free
PERSONAL LOANS	
Arrangement Fees (spread over loan term)	
New Loans	3%
Top Ups	2%
Credit Life Insurance	1.66% (upfront on loan Amt loan)
Early Settlement Fee	5% (on loan balance)

Premium Banking

Current Account	Amount in GH¢
Initial Opening Balance	
Premium Current Account	1,000
Diva Club Current Account	1,000
Commission on Turnover (Monthly)	
Premium Current Account *	15 Flat
Diva Club Current Account	15 Flat
<i>* No Commission on Turnover for average balances above GH¢ 10,000</i>	
Savings Account	
Initial Opening Balance	
Premium Savings Account	1,000
Minimum Operating Balance	
Premium Savings Account	500
Commission on Turnover	Free
Minimum Relationship Balance Requirement	
Priority Banking (Total balance on all accounts held)	150,000
DEBIT CARDS	
Card issuance/re-issuance	
Visa Platinum	50
Visa Infinite	By invitation
Maintenance fee per month	
Visa Platinum	12
Visa Infinite	20
Non collection of cards after 3 months	50
Lost/damaged cards - Platinum	50
Lost/damaged cards - Infinite	100
Withdrawal fee per transaction from	
SCB ATMs	Free
Other ATMs (Domestic)	4
Other ATMs (International)	\$2, €1.6, £1.1
Payments via POS terminals	Free

General Banking Services

Local Currency Cheques	<i>Amount in GH¢</i>
Personal Cheque/Withdrawal book	
50 leaflets Savings Account withdrawal book	15
50 leaflets Current Account cheque book	15
Clearing	
Special Clearing	30 Flat
Local Clearing	Free
Returned Cheque	
Insufficient funds	10% of value or Min 50
Other Technical Reasons	12
Counter Cheque	5
Stopped Cheque	20 Flat
Cheque/Voucher retrieval	20
Account Closure	
	Free
Statements	
Screen print statements	1 per sheet
Duplicate statements	1.5 per sheet
Visa statements	5 per sheet
Standing Orders	
Internal	Free
External	3.5
Standing order default for insufficient funds	10
<i>Note: Instruction will be cancelled after third instance of default</i>	
Money Transfer (In Country)	
Transfer across SCB network	Free
Transfer to another bank	0.25% of value, Min 5, Max 20
Bank Cheque/Cashiers' Order	
Purchase / Repurchase	0.25% of value, Min 20, Max 50
School Fees / Exams Fees	10 Flat
Salary Processing	
Straight2Bank (Internet)	Free
Automated Processing	Free
Manual Processing	Free
Digital Banking Services	
Online Banking (Internet)	Free
e-Statements	Free
SMS-Alerts	1.5 (monthly)
Mobile Banking	Free

* Foreign Currency

Commission On Turnover - FEA & FCA	<i>Amount in GH¢</i>		
<u>Average Credit Balance</u>	USD	EUR	GBP
	¢	¢	¢
<5k	18	20	30
5k-10k	54	60	90
10k-25k	90	100	150
25k-50k	162	180	270
50k-100k	234	260	390
100k-200k	288	320	480
>200k	360	400	600
DEBIT CARDS			
Card issuance/re-issuance			
Visa Gold			15
Visa Platinum			50
Visa Infinite			By invitation
Maintenance fee per month			
Visa Gold			5
Visa Platinum			10
Visa Infinite			15
Outward Telegraphic Transfers			
	1.5% of value, min 150		
Online Outward Telegraphic Transfer	0.75% of value, min 75		
Inward Telegraphic Transfers	0.5% of value, min 25, max 125		
Foreign Cash Withdrawal			
FCA Accounts	2.5% of value		
FEA Accounts	Free		
FEA Accounts	2.5% of value if funds came from off-shore		
Foreign Deposits			
Cash deposit into FEA account	Free		
Clearing			
Special Clearing	30 Flat		
Statement Request			
VISA Statement	5 per sheet		
Duplicate Statement	1.5 per sheet		
Foreign Draft/Cheque for collection			
Foreign cheques	0.25% of value, min 20, max 50		
Amendment for outward Transfer instruction	100 Flat		

Business Client

Local Currency	Amount in GH¢	
Initial Opening Balance		
Current Account		3,000
International Trade Account		3,000
Savings Account (Initial Opening Bal.)		3,000
Minimum operating balance		2,000
Monthly Commission on Turnover		
<GH¢ 50K		30 Flat
<GH¢ 50K - GH¢ 100K		50 Flat
<GH¢ 100K - GH¢ 200K		150 Flat
<GH¢ 200K		250 Flat
Local Currency Cheques		
100 leaves cheque book		20
Clearing		
Special Clearing Inward	0.25% of value, Min 25, Max 70	
Local Clearing Outward		Free
Returned Cheque		
<i>Insufficient funds</i>	10% of value or Min 50	
<i>Other Technical Reasons</i>		10
<i>Stopped Cheque</i>		25
<i>Cheque/Voucher retrieval</i>		30
Account Closure		Free
Standing Orders		
Internal		Free
External		3.5
Standing order default for insufficient funds		20
<i>Note Instruction will be cancelled after third instance of default</i>		
Digital Channels		
Straight2Bank		
Set-up		Free
Maintenance Fee		Free
Transactional Fees	Manual	Online
Book Transfer	1.0	Free
Automated Clearing House (ACH)	2.5	1.5
Local Bank Cheque (LBC)	3.0	2.0
Corporate Cheques (Bank's Forms)		3.0
Corporate Cheques (Customer's Forms)		0.5

Business Client cont'd

Statements	Amount in GH¢	
Screen printed statements		1 per sheet
Duplicate statements		1.5 per sheet
Visa statements		5 per sheet
Introductory/Comfort Letter		25
Auditors Confirmation / Account Confirmation / Letter of Intent		200
Equity Confirmation		300
Business Registration Confirmation		200
Pick Up/Delivery Services		
Cash/Cheque Pick up (intra city)		30 per pick
(inter-city charge will be negotiated)	40 per each delivery/Holidays	
Cash Delivery (intra city)		30 per each delivery
(inter-city charge will be negotiated)	40 per each delivery/Holidays	
International Trade Account Charges	Manual	Online
Outward TT		
Local	0.75% of value	0.5% of value
International (SCB to SCB)	Free	Free
International (All others)	1.5% of value min 150	0.75% of value min 75
Inward TT		
Local		Free
International (SCB to SCB)		Free
International (All others)	0.5% of value, min 25, max 1250	
Letters of Credit		
Import LCs		
Establishment	1.0% pq(sight) and 1.5% pq(usance) or part thereof + SWIFT + Courier cost (to be taken upfront)	
Amendment Commission (extension or increase in amount)		As above on the enhanced amount + SWIFT
Subsequent Months		0.5% per month (Min 400)
Swift Charges		150 Flat
Extension/General Amendments		125 + swift
Discrepancy		150
Import LC Cancellation		350 + swift

Business Client cont'd.

Export LCs Amount in GH¢

Advising Commission 150

Export LC Amendment

Amendment Notification 500

Confirmation 0.75%, min 600

Bills for Collection

Import Bills

Handling Fee 400 Flat

Payment Commission 0.75% (Min 200)

Swift Charges 150 Flat

Chaser Charges 100 Flat

Export Bills

Negotiation Commission 600 Flat

Courier Charges As per DHL Tariff

Chaser Charges 100

Bank Guarantees / Performance Bonds

Establishment 1% of face value

Amendments 1% of face value

Extension 0.5% face value

Business Clients

Foreign Currency Amount in GH¢

Initial Opening Balance

Current Account \$1000, £1000, €1000

Savings Account \$1000, £1000, €1000

Minimum Operating Balance \$1,000, £1,000, €1,000

Commission On Turnover - FEA & FCA

Average Credit Balance

USD or EUR or GBP

<5k ¢ ¢ ¢

5k-10k 18 20 30

10k-25k 54 60 90

25k-50k 90 100 150

50k-100k 162 180 270

100k-200k 234 260 390

>200k 288 320 480

360 400 600

Outward Transfers

Outward transfer - Manual 1.5% of value, min 150

Outward transfers - Online 0.75% of value, min 75

Inward Transfer

0.5% of value

Min 25

Max 125

Foreign Deposits

Cheque deposit into FEA account 2.5% of value

Cash deposit into FEA account Free

Foreign Cash Withdrawal

FCA Accounts 2.5% of value

FEA Accounts Free

FEA Accounts 2.5% of value if funds came from off-shore

Statement Request

VISA Statement 5 per sheet

Duplicate Statement 1 per sheet