



Stanbic

Investment
Management
Services

**Reopening of
Stanbic Cash Trust
(SCT) - FAQs**

Why is Stanbic Cash Trust (SCT) reopening?

SCT is reopening to expand our product offerings to satisfy clients who may want treasury bill exposure while maintaining a low risk profile.

1.

What is the difference between SCT and SCT AMC?

SCT: SCT: Invests in money market instruments, including treasury bills and fixed deposits (up to 13 months), and is valued at mark-to-market.

SCT AMC: Invests in money market instruments such as short-term fixed deposits, excluding treasury bills, and is valued at amortised cost, offering more stable returns.

2.

Why was SCT AMC created in the first place?

To protect investors from Mark-To-Market volatility following the SEC's 2022 directive by placing new deposits in low-volatility money market instruments.

3.

Is SCT riskier than SCT AMC?

Both are low-risk funds. However, SCT has slightly more variability due to mark-to-market valuation and treasury bill exposure.

4.

When can I start investing in SCT?

You can start making new deposits from 24th March 2026.

5.

Will my current SCT AMC investment change?

No. SCT AMC investment will remain unchanged for clients who prefer fixed deposits and no exposure to treasury bills..

6.

How does the current economic climate affect my returns?

Falling interest rates have generally reset interest rates and fixed returns into single digits, although MTM-valued funds like SCT and SIFT have seen some better returns. SCT AMC returns have declined due to reinvestment at lower short-term rates.

7.

Which fund is right for me?

Choose SCT if you want treasury exposure.

Choose SCT AMC if you do not prefer any treasury exposure.

8.

Can you switch from SCT AMC to SCT?

Yes, you can switch between funds depending on your goals and risk profile.

9.

Are there exit fees on the SCT?

No, there are no exit fees on the SCT; however, redemptions and deposits will be made at the marked-to-market values.

10.

What will happen to my existing standing order set-up for the SCT AMC?

All clients with standing orders on their SCT AMC account will continue to be channelled to SCT AMC.

11.

What are the withdrawal timelines and valuation methods for the reopened SCT Fund?

Client withdrawals will still take up to three working days. SCT will remain a marked-to-market portfolio (valued daily at the current market prices). We expect the SCT balances to have low variability and fluctuations due to the fund's exposure to treasury bills.

12.

What is the minimum amount that can be invested

The minimum investment amount remains GHS 20. Deposits will be processed at the day's marked-to-market price.

13.

COMPARISON SHEET - SCT vs SCT AMC

Feature	SCT	SCT AMC
Fund Type	Money Market Fund with Treasury Exposure	Money Market Fund with Fixed Deposits (No treasury exposure)
Valuation Method	Mark-to-Market	Amortised Cost
Instruments	T-Bills + Fixed Deposits (≤13 months)	Short-term money market, including Fixed Deposits, but no treasury bills
Risk Level	Low (slightly higher- due to the fund being marked to market)	Low
Return Profile	Competitive returns due to treasury mix + MTM gains	Steady and predictable returns.
Client Fit	Clients with short- to medium-term goals and seeking treasury bill exposure	Clients with short- to medium-term goals who do not want treasury exposure
New Deposits?	Yes - from March 23, 2026	Yes (currently active)
Why Created?	Reopening to enhance client options.	Created in 2022 to reduce MTM volatility