

ACCOUNTS - INDIVIDUAL

	Individual Current Account	Premier Savings Account	Premier Current Account	Mpower Salary Account	Privilege Account	Golden Age Account	Gold Account	Goal Account	Early Savers Account	Solo Account	Domiciliary Account
Initial Deposit	GHS 50	GHS 50	GHS 100	Nil	GHS 500	GHS 50	GHS 100	GHS 200	GHS 50	GHS 20	\$100/€100/£100
Minimum Operating balance	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	
Commission on Turnover	GHS 2 per Mille		Nil	Free							3.5% of amount
Interest		1% p.a on GHS 1000 & above					1% p.a on GHS 1000 & above	1% p.a on GHS 1000 & above	1.5% p.a on GHS 1000 & above		
Service Fee	GHS 5	GHS 5	Free	Free			GHS 5	GHS 5			
Monthly Maintenance Fee			GHS 15	GHS 15			GHS 10				Free
Bundled Monthly Service and Account Maintenance Fee					GHS 50	GHS 5				GHS 5	

ACCOUNTS - CORPORATE

SERVICE	RATE		
	CORPORATE SAVINGS	CORPORATE CURRENT	MPOWER BUSINESS
Initial Deposit	GHS 1,000	GHS 100	GHS 1,000
Minimum Operating balance	GHS 500	Nil	Nil
Interest	0.5% p.a on GHS 1000 & above		
Commission on Turnover		GHS 2 per mille	GHS per mille, Min GHS 30 Max GHS 200
Monthly Maintenance Fee	Nil	Nil	Nil
Service Fee	GHS 5	GHS 5	GHS 5

DIGITAL BANKING

	USSD CHARGE	PMB CHARGE	ACCESS PAY
MoMo Transaction Account to Wallet			
All Telcos	1% of transaction amount capped at GHS 10.00	MTN: 1% of transaction amount capped at a Min. of GHS 0.50 and a Max. of GHS 10.00 Other Networks: 1% of transaction amount capped at a Min. of GHS 0.50 and a Max. of GHS 10.00	MTN: GHS 1.00 per Item Telecel: 1.5% of transaction amount
MoMo Transaction Wallet to Account			
MTN Mobile Money	1.0% capped at GHS 20.00	Free	N/A
AT Money	1.5% capped at GHS 20.00	N/A	N/A
Telecel Cash	1.5% capped at GHS 20.00	N/A	N/A
GIP Transfer			
GIP Transfer	1% of transaction amount capped at a Min. of GHS 0.50 and a Max. of GHS 10.00	1% of transaction amount capped at a Min. of GHS 0.50 and a Max. of GHS 10.00	1% of transaction amount capped at a Min. of GHS 0.50 and a Max. of GHS 10.00
ACH Transfers			
ACH (Salary)	N/A	N/A	Salary Payment Normal: GHS 2.00 per Item Express: GHS 5.00 per Item
ACH (Vendor Payment) any other payment	N/A	2.5% of transaction amount capped at Min. GHS 5.00 and Max GHS 50.00	0.25% of the transaction amount capped at Min. GHS 5.00 and Max. GHS 50.00
Other Banks USD	N/A	N/A	1% of transaction amount Capped Min. USD 20.00 and Max. of USD 200.00

CARDS

	VISA GOLD	VISA INFINITE	VISA SIGNATURE
Cost of Card (New)	GHS 30	GHS 250	GHS 50
Renewal (Expired)	GHS 30	GHS 250	GHS 50
Replacement (Lost)	GHS 30	GHS 250	GHS 50
Pin Re-issue	Free	Free	Free
Daily ATM Withdrawal Limit	GHS 10,000.00	GHS 50,000.00	GHS 50,000.00
Daily Online/POS Limit	GHS 50,000.00	GHS 100,000.00	GHS 100,000.00
ATM ON US (Access Bank ATM)	Free	Free	Free
Other Banks ATM (Domestic)	GHS 3+1%	GHS 3+2%	GHS 3+2%
Other Banks ATM (International)	\$2 +3%	\$3 +3%	\$2 +3%
Balance Enquiry - Domestic	GHS 2.00	GHS 3.00	GHS 2.00
Balance Enquiry - International	GHS 5.00	GHS 5.00	GHS 5.00
Monthly Card Maintenance Fee	GHS 7.00	GHS 20.00	GHS 10.00
3D Secure Enrollment	GHS 40.00	GHS 40.00	GHS 40.00

VISA PREPAID CARDS

	GHS DENOMINATED	USD DENOMINATED
Cost of Card	GHS 30	USD 10.00
Loading Free	GHS 3.00	USD 10.00
Replacement	GHS 30.00	USD 18.00
ATM ON US (Access Bank's ATM)	Free	Free
Other Banks ATM (Domestic)	GHS 3.00 +1%	\$1 +1%
Other Banks ATM (International)	GHS 2.00 + 3.0%	\$4.00 + 3.0%
Daily ATM Withdrawal Limit	GHS 10,000.00	USD 2,000.00
Daily Online / POS limit	GHS 50,000.00	USD 10,000.00
3D Secure Enrollment	GHS 40.00	USD 5.00

VISA DEBIT CARD - USD

	RATE
Cost of Card (New)	USD 10.00
Renewal (Expired)	USD 10.00
Replacement (Lost)	USD 10.00
Pin Re-issue	Free
Daily ATM Withdrawal Limit	USD 2,000.00
Daily Online / POS limit	USD 10,000.00
ATM ON US (Access Bank's ATM)	Free
Other Banks ATM (Domestic)	\$1 +1%
Other Banks ATM (International)	\$2 + 3%
Monthly Card Maintenance	USD 1.00
3D Secure Enrollment	USD 5.00

TRADE SERVICES

SERVICE	RATE
INTERNATIONAL BANKING CHARGES	
Letters Of Credit (IMPORT)	
Establishment	
Sight	1.25% per Qtr (Min USD 100.00)
Deferred	1.5% per Qtr (Min USD 100.00)
Swift Charge	USD 30.00
Confirmation	1% per quarter
Amendment	USD 70.00

TRADE SERVICES

SERVICE	RATE
LETTERS OF CREDIT (EXPORT)	
Advising Commission	USD 100.00
Confirmation	1% per Qtr (CBC + 0.5% of CBC)
Negotiation Commission	1.00% Flat
Postage / Courier	USD 100.00
Cancellation of LC	USD 100.00 + Swift
Expired & Unlimited LC	No Charge
Transfer of LC	0.5% of LC Value + Swift
Discrepancies	USD 100.00
DOCUMENTARY BILLS FOR COLLECTION	
Handling charges (Import)	USD 25.00
Courier	USD 100.00
Handling commission (Export)	USD 100.00
Payment Commission (Import)	0.75% + Swift, Min (USD 50.00, GBP 35.00, EUR 40.00)
FCA/GHS Account	USD 100.00 + Swift
	1.25% + Swift, Min (USD 50.00, GBP 35.00, EUR 40.00)
Avalisation	1% Per Quarter
Accepted Bills of Exchange	Free
Reminder on Overdue Bills	Free
Swift Charges	USD 30.00, GBP 15.00, EUR 25.00
100% CASH COVERED/ FULLY COVERED L/CS (IMPORTS)	
Establishment-Sight 1% & deferred 1.25%	1%-1.25% per quarter (min USD 100.00)
Revolving/Standby L/C	1%-1.25% per quarter (min USD 100.00)
Partial cash cover Sight	1.25% Per Qtr (Min USD 100.00)
Deferred	1.5% Per Qtr (Min USD 100.00)
Payment Commission	0.75% on LC amount
Negotiation Commission – Corporate	1%
Negotiation Commission – Others	1%
Cancellation of LC	CBC + 25% of CBC
Expired & Unutilized LC	No Charge
Transfer of LC	No Charge
INWARD TRANSFER SERVICE	
Admin Charges	Nil
OUTWARD TRANSFER SERVICE	
Customer Swift	0.75% (offshore and cedi account), 1.25% (onshore) plus swift charge of USD 25.00, GBP 13.00, EUR 15.00

GENERAL BANKING SERVICES

SERVICE	RATE
STANDING ORDERS	
Internal	Free
External	GHS 5.00
CHEQUES AND CLEARING	
Cheque Book – 50 leaflets	GHS 60.00
Cheque Book – 100 leaflets	GHS 120.00
Foreign Cheque Book – 100 Leaflets	USD 10/GBP 9/EUR 8
Manager's Cheque - Customers	0.5% of amount – Min GHS 10, Max 30.00
Manager's Cheque – Non-Customers	0.5% of amount – Min GHS 20, Max 60.00
Counter Cheque per leaflet	GHS 15.00
Stop cheque	GHS 10.00
Special Clearing	GHS 40.00
Local Clearing	Free
STATEMENT	
Monthly Statement	Free
Official Request - (On letterhead)	GHS 10.00
Adhoc Request - (On normal A4)	GHS 5.00
SALARY PROCESSING	
Internal	Free
External	GHS 2 for normal GHS 5 for express
Access Pay	Free
LENDING	
Lending Fees	0.10% - 3%
Processing/Establishment fee	0.10% - 3%
Guarantee/Mobilization/Performance Bond/Bid security Commissions per quarter	0.10% - 3%
Arrangement fee	0.10% - 3%
Facility fee	0.10% - 3%
Insurance fee	0.30 - 1%
ADDITIONAL BANKING SERVICES	
Letters to auditor/ Audit confirmation	GHS 100.00
Introductory letter/supporting statement for VISA application	GHS 100.00
Clearance letters	GHS 100.00

AGENCY BANKING

SERVICE	RATE
Account Opening	
Initial Deposit	GHS 50
Account opening	Nil
Closa Savings (Interest)	1%
PRICING FUNDS TRANSFER (INTER)	
1-1000	1% of transaction Amount (Min 0.50p and Max 10ghs)
1,000 & above	
PAYMENTS & PURCHASES	
Bill Payment (Per service provider)	Free
Airtime Purchase	Free
Mini Statement Request	Free
Balance Enquiry	Free
Debit Card Request	GHS 20 (Issued/Delivered by Branch)