

A man with short dark hair and a light beard, wearing a bright green suit, white shirt, and green tie, is seated in the back of a car. He is looking out the window to his right. The car's interior is dark, and the window shows a blurred view of a building and trees. An orange diagonal line runs from the top left corner of the image.

Δffluent

by  **access**

Pricing & Proposition
Guide

Effective June 2025

Your Wealth, Our Commitment

Access Affluent Banking is designed to elevate your banking journey with priority customer service and streamlined processes for your distinguished lifestyle. We are focused on providing you with access to tailored financial offerings and advice to optimize your wealth and cater to your goals throughout your journey with us. We offer you more than banking services, through our diversified range of investment, specialized lending solutions, insurance, and advisory services, alongside personalized assistance from our dedicated relationship management team. This guide gives you, a comprehensive view of the unique offerings, features, and pricings related to our Affluent Banking Segment. All charges will apply from 4th June 2025.

Our Offerings For You



Transactional and Investments

Current Account,
Savings Account



Lending Solutions

Personal Loans up to GHS300,000,
Secured Overdrafts, Credit Cards,
Term Loans, Consumer and Vehicle
Finance, Mortgage



Insurance

Life Insurance , Motor - Home
- Travel Insurance , Personal
Accident , Child Education
Plan, Funeral Insurance



Dedicated Relationship Management

We provide for you dedicated well informed and dedicated relationship-based services that provide you with personalized solutions to your unique banking needs.

Access Bank Cards



BENEFITS

- ◆ Free cheque book (first cheque book)
- ◆ Exclusive Networking events
- ◆ Multi-currency credit cards
- ◆ Free withdrawals at Access ATMs
- ◆ Lifestyle privileges with Visa Signature Card
- ◆ Priority customer service
- ◆ Free internet banking/ online banking
- ◆ Flexible daily ATM withdrawals limits up to GHS 50,000
- ◆ Exquisite Banking environment
- ◆ Health and travel insurance
- ◆ Lounge Key (Airport Lounge)

Accounts, Services and Fees

Affluent Account	
Item	Rate
Minimum Opening Balance	Nil
Minimum Operating Balance	Nil
Commission to Turnover (COT)	Nil
Card Issuance Fee	GHS 100
Service Fee	GHS 50/month
Card Maintenance Fee	GHS 50/quarter (Signature Debit), GHS 25/quarter (Platinum Credit)
Withdrawal Limit	Unlimited

Access Savings	
Item	Rate
Minimum Opening Balance	GHS 50
Minimum Operating Balance	Nil
Commission to Turnover (COT)	Nil
Card Issuance Fee	Nil
Service Fee	No service fee
Interest	1% p.a on GHS 1000 and above
Withdrawal Limit	3 free withdrawals/month (GHS 5 charge after 3rd withdrawal)

Maximize the Benefits of Your Credit Card

Choose POS & Online Transactions Over Cash Withdrawals



Transfers

Item	Rate
Inter-Account Transfers	Free
GIP	1% of the Amount (capped at GHS10, minimum 50p)
ACH Normal	Salary/Allowance/Bonus - GHS 3 irrespective of the amount Others - 0.25% of the amount (Minimum GHS10, Maximum GHS50)
ACH NRT	Salary/Allowance/Bonus - GHS 3 irrespective of the amount Others - 0.25% of the amount (Minimum GHS10, Maximum GHS50)
ACH Express	Salary/Allowance/Bonus - GHS 3 irrespective of the amount Others - 0.25% of the amount (Minimum GHS10, Maximum GHS50)
Bank Account to Mobile Money Wallet (All Telcos)	1% of transaction amount (minimum 50p, maximum GHS10)
Mobile Money Wallet to Bank Account (All Telcos)	Free
Bill Payments	Free
Airtime Top-Up & Data Bundle	Free

Transfers

Internal	Free
External	GHS 5

Statement

Monthly e-Statement	Free
Adhoc Statement (normal A4)	GHS 10
Visa Statement (On Letterhead)	GHS 10

Access Savings

Item	Rate
Lending fee	0.10% - 3%
Processing/Establishment fee	0.10% - 3%
Guarantee/Mobilization/ Performance Bond/ Bid Security Commisions per Quarter	0.10% - 3%
Arrangement fee	0.10% - 3%
Facility fee	0.10% - 3%
Insurance fee	0.10% - 1%

Unlock the Value in Your Home Without Leaving It



Cards

	Visa Signature	Visa Platinum
Card Issuance fee	GHS 100	GHS 100
Replacement fee	GHS 100	GHS 100
Maintenance fee	GHS 50/quarter	GHS 100/year
Pin Registration fee	Free	Free
ATM On Us (Access Bank ATM)	Free	Free
ATM Not-On-Us (Local)	GHS 3 + 3%	GHS 3 + 2%
ATM International	\$2 + 3%	4%
POS & Online Payment (Local)	Free	Free
Late Payment fee	Nil	GHS 50
Minimum Monthly Repayment	Nil	20% of utilized amount
Insurance(Not Applicable to Cash-Backed Cards)	Nil	0.30% of limit amount
Cash Advance Domestic	Nil	Free
Optional Issuer Fee (OIF) - International	7%	4.5%

Minimizing Your Cost

- ◆ Always keep your Access Bank card safe to avoid replacements which come at a fee.
- ◆ Access cash from an Access Bank ATM to avoid costs that come with using other banks' ATMS.
- ◆ Initiating transactions using our digital banking platforms (Access Mobile, *901#, and Online Banking) is cheaper and more convenient than doing it over the counter in a branch.
- ◆ You may have to pay a fee if you have insufficient funds in your account and your transactions may not be paid. Ensure to always have enough money in your account to cover debit or/and standing orders.
- ◆ You enjoy up to 25% discount when you shop at our loyalty partner outlets and pay with your Access cards

Value Added Services



Cardless Cash Withdrawal:

Perform cardless mobile money withdrawal at our ATMs across



Cardless Cash Deposit:

Make a cash deposit in your own or third-party account on our deposit-taking ATM.



Instant Pay

Domestic bank beneficiaries get instant value on transfers done on Access Bank Online Channel.



Airtime

Buy airtime on all networks on any of our digital channels.



Data

Buy internet data from MTN Broadband, or Vodafone Broadband on any of our digital channels.



TV Subscription

Pay your DSTV, GOTV, and DSTV Box Office subscription using any of our digital channels.



Push & Pull Services

Link your account to your mobile money wallet and vice versa to transfer money from your account to your wallet and wallet to your account.

Our Value Addition

- ◆ Control your finances: manage your withdrawal limits with just a touch on your phone using our mobile banking app.
- ◆ Run your own bank: Bank your way, anywhere, anytime using our Mobile App, *901#, ATMs and cards.
- ◆ Your money is secured: Know that we are doing more to keep you safe. Biometric login on our Mobile App, card management option to block lost or stolen Debit cards on our Mobile App, PIN verification on our USSD (*901#), secured ATM terminals and face and fingerprint authentication on Access Mobile App.

Quick Tips for Affordable and Convenient Banking



Use your debit or credit card when making payment at a retailer. You can enjoy discount if you are shopping at our loyalty



Transferring funds electronically using internet and mobile banking is cost



Shop online with your Access Cards



Buy airtime on all networks on any of our digital channels.

For more information:

 **TOLL FREE: 0800 004400**

    **Access Bank Ghana**