



# Emerging Business

Pricing & Proposition Guide

Effective June 2025



**access**

more than banking

# Your Business, Our Focus

With Access Bank Emerging Business Banking, you gain a collaborative partner invested in your success. We provide you with the support and resources needed to navigate the complexities of running a business, allowing you to focus on what you do best. Our team of experts is dedicated to understanding your businesses and ensuring that our services are tailored to meet your specific needs. This guide gives you a comprehensive view of the unique offerings, features, and pricings related to our Emerging Business offerings. All charges will apply from 4th June 2025.

## Our Emerging Business Offerings



### Lending Solutions

Instant Business Loans,  
Secured Overdraft



### Digital Banking

Business Current Account (SME Biz)  
Business Savings Account (SME lite)



### 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.



# Your business **deserves more...**

Secure up to GHS500,000 to grow your business  
with Access Bank's Instant Business Loan (IBL)

- **Quick process**
- **Easy access**
- **Collateral-free**

## BENEFITS

- ◆ Available advisory tools
- ◆ Access to training and network opportunities
- ◆ Access to Instant Business Loans
- ◆ Retirement Plan Contribution
- ◆ Capacity Building Workshops
- ◆ Daily Cash Pick-Up (Market Collection)
- ◆ Business Protection Insurance
- ◆ Internet/Online banking

# Accounts, Services and Fees

SME Lite		
	Rate	
Item	Nano, Micro, Small Businesses	AdwumaPa (Group- Up to 10 people)
Minimum Opening Balance	GHS 500	GHS 500
Minimum Interest-Earning Balance	GHS 1000	GHS 1000
Commission to Turnover (COT)	Nil	Nil
Call Rate	3% - 5%	3% - 5%
Card Issuance Fee	Nil	Nil
Service Fee	Nil	Nil
Card Maintenance Fee	Nil	Nil
Withdrawal Limit	1 free withdrawal/month (GHS5 per month charge after first withdrawal)	1 free withdrawal/month (GHS5 per month charge after first withdrawal)

SME Biz	
Item	Rate
Minimum Opening Balance	GHS 100
Minimum Operating Balance	GHS 1000
Commission to Turnover (COT)	Nil
Card Issuance Fee	Free
Card Maintenance Fee	GHS 60/quarter
Service Fee	GHS 50/month
Interest	Nil
Withdrawal Limit	1 free withdrawal/month (GHS5 per month charge after first withdrawal)

## Cheques & Clearing

Item	Rate
Corporate Cheque Book (50 Leaflets)	GHS 60
Corporate Cheque Book (100 Leaflets)	GHS 120
Foreign Cheque Book (100 Leaflets)	USD 10 /GBP 9/ EUR 8
Manager's/Bank's Cheque for Customers	0.5% of amount (Min GHS 10, Max GHS 30)
Manager's/Bank's Cheque for Non-Customers	0.5% of amount (Min GHS 20, Max GHS 60)
Counter cheque per Leaflet	GHS 50
Stop Cheque	GHS 50
Local Clearing	Free
Special Clearing	GHS 50

## Standing Order

Item	Rate
Internal	Free
External	GHS 5

## Statement

Item	Rate
Monthly e-Statement	Free
Adhoc Statement (normal A4)	GHS 10/page
Visa Statement (On Letterhead)	GHS 10/page

# Your business deserves more...



## Digital Banking

Item	Rate
Inter-Account Transfers	Free
Inter-Bank Transfers	0.25% of face value (Minimum GHS5, Maximum GHS50)
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 5 irrespective of the amount Others - 0.25% of the amount (Minimum GHS10, Maximum GHS60)
ACH Express	Salary/Allowance/Bonus - GHS 4 irrespective of the amount Others - 0.25% of the amount (Minimum GHS10, Maximum GHS50)
USD to Other Banks	1% of the amount (Minimum USD20, Maximum USD 200)
Bank Account to Mobile Money Wallet (All Telcos)	1% of the Amount (capped at GHS10, minimum 50p)
Mobile Money Wallet to Bank Account (All Telcos)	Free
Bill Payments	Free
Airtime Top-Up & Data Bundle	Free
Cash Advance Domestic	Free
Cash Advance International	USD4 + 3% of withdrawal amount
VBV Authentication Fee	USD1.25

## Lending

Item	Rate
Lending fee	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	0.10% - 1%

## Bulk Cash Services

Item	Rate
Cash Pick-up – Weekdays	GHS 220 (Terms & conditions apply)
Cash Pick-up - Weekends	GHS 250 (Terms & conditions apply)

## Additional Banking Services

Item	Rate
Introductory Letter	GHS100
Clearance/Comfort Letter	GHS100
Letter to Auditor / Auditor Confirmation	GHS100



# Your customers can make easy payments on our new POS



**VISA**



## Visa Business Card

Item	Rate
Card Issuance fee	GHS 60
Replacement fee	GHS 60
Maintenance fee	GHS 60/quarter
Pin Registration fee	Free
ATM On Us (Access Bank ATM)	Free
ATM Not-On-Us (Local)	GHS 3 + 2%
ATM International	\$3 + 3%
POS & Online Payment (Local)	Free
Optional Issuer Fee (OIF) - International	7%

## 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.
- ◆ Always keep your Access Bank card safe to avoid replacements which come at a fee.
- ◆ 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 Ghana.



### 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 partner outlet.







Transferring funds electronically using internet and mobile banking is cost effective.



Shop online with your Access Cards

For more information:

 TOLL FREE: 0800 004400

    Access Bank Ghana