



Mass Retail

Pricing & Proposition Guide

Effective June 2025



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Banking Tailored to Employee Needs

Access Bank's Mass Retail offering is uniquely built to suit the needs of salaried workers and employees. Through this segment, we offer financial protection, flexibility, and ease of transactions while you conveniently focus on doing what matters to you. This guide gives you a comprehensive view of the various benefits, features, pricing, and services associated with the Mass Retail segment. All charges will apply from 4th June 2025.

Mass Retail Suite



Employee Financial Solutions

Cash back offerings, Buy now and Pay later, Personal Loans, Vehicle Finance, Mortgage



Insurance

Hospi Cash, Retrenchment, Life



Flexible Pay

Credit Card, Visa Debit Card, GH-Link



Digital Banking

USSD banking (*901#), Mobile Banking, Internet Banking

Our Mass Retail Benefits

- ◆ **Protection:** Retrenchment cushion of 3 times salary capped at GHS 5,000, Hospi Cash of GHS20 per day (capped at GHS600 for 30 days)
- ◆ **Beyond Banking:** Financial Literacy, Retirement Planning, Employee Webinars
- ◆ **Lending:** Personal Loan, Vehicle Finance: Solutions of up to GHS450,000 and brand new and pre-owned vehicles), Salary Advance of up to 40% of net monthly salary, Pick Now Pay Later: Hire Purchase, Finance of up to GHS30,000 at 0% interest for the first 6 months
- ◆ **Digital Banking:** Free ATM withdrawals from Access Bank ATMs, Free electronic statement, Free Mobile Banking sign up and inter-account transfer, Free POS & Online Card utilization, Free cheque book for first issuance.

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 40% discount when you shop at our loyalty partner outlets and pay with your Access cards.

Accounts, Services and Fees

Dial *901*11#
to get a PayDay Loan today

- * No collateral
- * No guarantor needed
- * Works 24/7



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MyPay Account

Item	MyPay Entry	MyPay Middle	MyPay Executive
Minimum Opening Balance		Nil	
Minimum Operating Balance		Nil	
Commission to Turnover (COT)		Nil	
Card Issuance Fee		GHS 30	
Service Fee	GHS 15	GHS 20	GHS 20
Card Maintenance Fee	GHS 20/quarter (Gold Debit), GHS 25/quarter (Platinum Credit), GHS 5/year (GH-Link)		
Withdrawal Limit	Unlimited		

Transfers

Item	Rate
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

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%

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

Statement

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

Standing Order

Item	Rate
Internal	Free
External	GHS 5



Cards

	Visa Gold Debit	Visa Platinum Credit	GH-Link
Card Issuance fee	GHS 30	GHS 100	GHS 20
Replacement fee	GHS 30	GHS 100	GHS 20
Maintenance fee	GHS 20/quarter	GHS 100/year	GHS 5/year
Pin Registration fee	Free	Free	Free
ATM On Us (Access Bank ATM)	Free	Free	Free
ATM Not-On-Us (Local)	GHS 3 + 1%	GHS 3 + 2%	GHS 2
ATM International	\$2 + 3%	4%	4%
POS & Online Payment (Local)	Free	Free	GHS 2.50
Late Payment fee	Nil	GHS 50	Nil
Minimum Monthly Repayment	Nil	20% of utilized amount	Nil
Insurance(Not Applicable to Cash-Backed Cards)	Nil	0.30% of limit amount	Nil
Cash Advance Domestic	Nil	Free	Nil
Optional Issuer Fee (OIF) - International	7%	4.5%	Nil

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.

For the life YOU ARE BUILDING

Apply for our personal loan **today!**



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