

Financial Inclusion

Pricing & Proposition
Guide

Effective June 2025



access

more than banking

A Banking Experience Available to All

Access Bank's Financial Inclusion aims to empower everyone by fostering a banking environment that is accessible, understanding, and tailored to the diverse needs of all, especially non/informal workers and individuals with low-income streams (GHS 800 & below).

We introduce a multi-purpose savings account, **Live B3ta Good Living** with embedded micro-insurance, directly linked to a customer's telephone number and Mobile Money Wallet. This solution allows customers to:

- Save flexibly in small amounts through their mobile wallet.
- Access micro-insurance benefits automatically embedded in their account.
- Transact conveniently using their phone number and Mobile Money services.

Build financial resilience while managing day-to-day financial needs.

This guide provides a comprehensive view of all offerings, features, and pricing related to Access Bank's Financial Inclusion segment. All charges will apply from 4th June.

Our Inclusive Banking Offerings



Lending Solutions
Bridge-In Loan



Personalized Assistance
We have available diverse and friendly staff, and 24hrs contact team, committed to understanding and addressing your unique financial needs.



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



Convenient Banking
Access a range of account options that cater to your different banking needs.

Accounts, Services and Fees

Simple banking for every Ghanaian

Simply dial ***901#**



Scan
to know
more



Live B3ta Good Living

Item	Rate
Minimum Opening Balance	GHS 20
Minimum Operating Balance	Nil
Commission to Turnover (COT)	Nil
Card Issuance Fee	Nil
Service Fee	Nil
Card Maintenance Fee	Nil
Withdrawal Limit	No Limit
Interest Rate	4% p.a. GHS200 and above

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

access more options with Pick Now Pay Later

0% interest
for the 1st six months



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

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.

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