



## Pricing & Proposition Guide

Effective June 2025



more than banking

# Experience Exclusivity Beyond Expectations

With a wide range of sophisticated banking products, brokerage services, lending solutions, insurance and mortgages, we offer you a quality blend of finance, investment, and wealth advisory services, giving you the attention, you deserve. Our Private Banking experience transcends traditional services, offering you a journey marked by opulence, expertise, and unparalleled service. 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 GHS 300,000,  
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.

# welcome to infinite possibilities

Access a world of incomparable possibilities with the **Infinite Credit Card.**



## 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

Summit Account	
Item	Rate
Minimum Opening Balance	Nil
Minimum Operating Balance	Nil
Commission to Turnover (COT)	Nil
Card Issuance Fee	GHS 250 (Infinite Debit), GHS 100 (Platinum Credit)
Service Fee	GHS 120/month
Card Maintenance Fee	GHS 90/quarter (Infinite 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)

## 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)
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

## Transfers

Internal	Free
External	GHS 5

# Maximize the Benefits of Your Credit Card

Choose POS & Online Transactions Over Cash Withdrawals



## Access Savings

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%

## Statement

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

## Cards

	Visa Infinite Debit	Visa Platinum Credit
Card Issuance fee	GHS 250	GHS 100
Replacement fee	GHS 250	GHS 100
Maintenance fee	GHS 90/quarter	GHS 100/year
Pin Registration fee	Free	Free
ATM On Us (Access Bank ATM)	Free	Free
ATM Not-On-Us (Local)	GHS 3 + 2%	GHS 3 + 2%
ATM International	\$3 + 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.

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



Shop online with your Access Cards







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



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

For more information:

 TOLL FREE: 0800 004400

    Access Bank Ghana