

# Youth Banking (AccessU)

Pricing & Proposition  
Guide

Effective June 2025



access

more than banking

# Fueling Aspirations, Welcome to AccessU!

Access Bank's Youth Banking is designed specifically for individuals under the age of 25, offering a unique and supportive banking experience that empowers young people to dream, study, work, and achieve their goals.

Our Youth Banking is structured into three distinct segments: Clique (Early Savers) for individuals under 18, Vybe for tertiary students aged 18 to 25, and Horizon for young adults and entrepreneurs aged 18 to 25. With this proposition, you get access to a full suite of banking services along with exclusive benefits tailored to your lifestyle and financial journey. This product proposition and pricing guide outlines the value offered and the corresponding fees, which take effect from 4th June 2025.

## Our Offerings For U



### Clique (Early Savers)

A dedicated savings account crafted as a trust account for children under 18 years of age. Our Clique account offers a tailored value proposition and exclusive benefits designed to encourage financial literacy and responsible saving habits from an early age.



### Vybe

A special account designed for tertiary students aged 18 to 25, offering a digital-first experience with a debit card, entry-level credit card using soft credit checks, Buy Now Pay Later options, and exclusive rewards on subscriptions, ride-hailing, and food delivery, ideal for young spenders building credit and seeking smart financial tools.



### Horizon

This is a dynamic account designed for young adults and budding entrepreneurs aged 18 to 25, offering a Horizon debit card with travel perks, lifestyle and health benefits, business-friendly features like SME-linked corporate cards, and investment-backed options with cashback which is perfect for go-getters building their hustle and growing their wealth.



# AccessU



## BENEFITS

- ◆ Digital and Convenient Banking
- ◆ Opportunity to be signed up as youth ambassador
- ◆ Free Mastercard debit and credit cards
- ◆ Access to Career Fairs
- ◆ Up to 75% discounts scholarships for online and on-campus studies at Unicaf's partner universities
- ◆ Exclusive rewards on subscriptions (Netflix, Spotify), ride-hailing and food delivery
- ◆ Up to 25% discounts when you shop with Access Card across loyalty partner outlet.

## Minimizing Your Costs

- ◆ 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 enjoy up to 25% discount when you shop at our loyalty partner outlets and pay with your Access cards

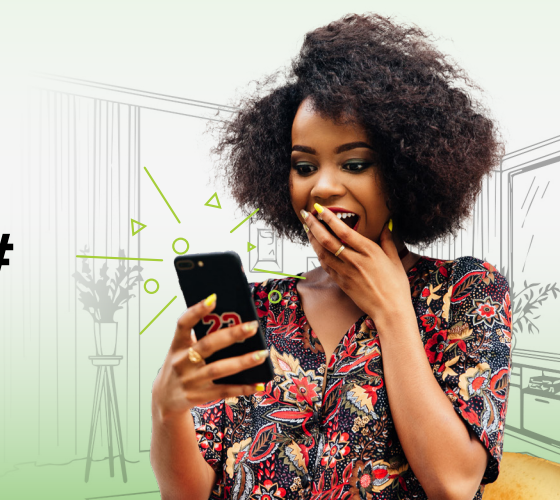
# **Accounts, Services and Fees**

# Simple banking for every Ghanaian

## Simply dial\*901#



Scan  
to know  
more



Access U			
Item	Clique	Vybe	Horizon
Minimum Opening Balance	GHS 20	GHS 20	GHS 50
Minimum Operating Balance	Nil	Nil	Nil
Commission to Turnover (COT)	Nil	Nil	Nil
Card Issuance Fee	GHS 30	GHS 30	GHS 30
Card Maintenance Fee	GHS 10/quarter	GHS 10/quarter	GHS 10/quarter
Withdrawal Limit	Nil	Nil	Nil
Interest	Nil	Nil	Nil
Service Fee	Nil	Nil	Nil

## 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

## 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



### 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.





Luxury That  
**Rewards.**  
Exclusively Yours!

Spend . Earn . Redeem

\*Terms & Conditions Apply

## 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 effective.







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