

# Wholesale Banking

Pricing & Proposition Guide

Effective February 2024



**access**

more than banking

Key  
Countries we're  
present in.



Welcome to a meticulously crafted suite of financial services tailored for both Corporate and Commercial sectors. As the world becomes more complex, we understand your demand for a cutting-edge, flexible, and intelligent banking partner that moves as swiftly as you do. Our commitment is to enable you take advantage of market opportunities as they arise, backed by the support and systems to anticipate and resolve complexities before they arise.

Whether you're a multinational organisation or a large local industry, leverage our presence and expertise across **20 markets**, to access superior market intelligence and team expertise around scaling in Africa.

Thoughtfully tailored cross-border tools like **Access Pay** guarantee seamless business transactions across 20 markets; and with the **Pan-African Payment and Settlement System**, we are even more positioned to leverage our breadth and scale to serve you across Africa.



## Access Corporate Intelligence:

Our dynamic teams, comprising transactional bankers, relationship managers, trade specialists, and credit experts, are dedicated to delving into the intricacies of your business and industry.

With seasoned teams catering to the diverse needs of Corporate Multinationals, go beyond the conventional to access tailored financial solutions that synchronize with your company's growth vision.

Our commitment at Wholesale banking is to provide you an agility and service that's so hard to come by in this market. Whether you're a multinational, or established enterprise, our comprehensive approach ensures that your unique requirements find a perfect match. within our specialized teams.

**Welcome to Access Wholesale Banking, where intelligence meets expertise to elevate your financial journey.**

## Tailored Treasury Services:

Efficient treasury and cash management are the cornerstones of financial stability for your organization. Our Treasury and Cash Management service systems are structured to optimize liquidity, efficiency, enhance control, and maximize returns on your financial assets. From liquidity forecasting and risk management to streamlined payment processes and investment strategies, harness the tools and insights to navigate the complexities of today's financial landscape that your competition can't.

## Strategic Advisory Services:

A future-focused organisation must move beyond traditional banking. Our advisories provide strategic insights and advisory services to help you make informed decisions. With leverage around the continent, Europe and Asia, access intel to drive better business decisions. We'll collaborate with your team, to offer a unique perspective that goes beyond banking transactions.

## Cutting-edge Technology:

Stay ahead in the digital era with our state-of-the-art banking technology. Experience seamless transactions, robust cybersecurity, and innovative financial tools tailored to elevate your corporate efficiency.

## Dedicated Relationship Management:

Your success is our priority. Benefit from a dedicated Relationship Manager who serves as your single point of contact. This personalized approach ensures swift responses to your needs and a proactive partnership focused on your financial well-being.

## Structured Financing Excellence:

Business can be complex. Tides turn. With our Structured Financing, your success becomes our priority; and with a single point of contact, this personalized approach ensures agility and responsiveness that these situations demand. Experience proactive partnership that supports your business's journey.





## ❖ Banking Solutions:

- ◆ **Loans:** Flexible financing options to propel your ventures.
- ◆ **Secured Overdrafts:** Navigate cash flow with confidence.
- ◆ **Corporate Credit Cards:** Streamline expenses with our corporate credit solutions.
- ◆ **Bonds:** Secure financial transactions with our bond offerings.
- ◆ **Guarantees:** Enhance trust and credibility in your business transactions.

## ❖ Dedicated Relationship Management:



Experience the pinnacle of personalized service with our dedicated relationship-based solutions. Your success is our priority, and we're here to tailor our services to meet your unique banking needs.

## ❖ Convenient Banking:



- ◆ **Accesspay:** Simplify and manage your payroll processes seamlessly.

## Benefits of Corporate Banking:



### **Free Internet Banking/ Online Banking:**

Manage your finances effortlessly at your fingertips.



### **Internet Banking**

Experience the convenience of managing your accounts online.



### **Flexible Daily ATM Withdrawal Limits:**

Set withdrawal limits that suit your corporate lifestyle.

At Access Bank Corporate Solutions, we go beyond banking – we become an integral part of your journey, providing the expertise and precision needed to drive your corporate success. This guide is your gateway to unlocking the full potential of our Corporate Banking Group.

**Let's embark on this journey together!**

# Accounts, Services and Fees

This section has everything you need to understand about our services and how much you'll pay when you transact with Access Bank.



# Corporate Current Account

Access tailored banking solutions with the Business Current Account—an ideal choice for all registered businesses, SMEs, sole traders, professional bodies, firms, joint ventures, NGOs, and more. This account adapts to diverse business needs, offering a fee structure based on withdrawals made, with no maintenance charges, ensuring cost-effectiveness.

## Exclusive Value for Corporate Current Account Holders



### Unrestricted Banking

Run your business freely  
without restrictions.  
Withdraw any amount  
anytime.



### Credit Payment Reserve

Build up cash towards  
payment if credit facilities and  
other obligations with ease.

# Domiciliary Account

Do global business with our Domiciliary Account, a foreign currency current account that facilitates international transactions for businesses venturing into global markets.

## Exclusive Value for Domiciliary Account Holders



### Exclusive Advatange

Enjoy the simplicity of transparent and cost-effective banking with us, with **zero charges**.



### Unrestricted Banking

Enjoy unrestricted access to your funds with no restrictions on the number of withdrawals.

## Additional Benefits

- ✓ **USD, GBP, EUR 100** opening and minimum daily balance.
- ✓ Customized cheque book.
- ✓ **Zero** Monthly Maintenance.
- ✓ No restriction on number of withdrawals



	Corporate Current Account	Domiciliary Account	Corporate Savings Account
Account Fees			
Initial Deposit	GHS 100	USD/EUR/GBP 100	GHS 1,000
Minimum Operating Balance	GHS 500	Nil	GHS 500
Service fee	GHS 3	Nil	GHS 3
COT	GHS 2.00 per Mille	3.5% of amount	Nil
Standing Orders			
Internal	Free		
External(Per Instance)	GHS 5		
Statement			
Monthly Statement	Free		
Official Request -(On Letterhead)	GHS 10		
Adhoc Request -(On Normal A4)	GHS 5		
Bulk Cash Services			
Cash Pick Up – Weekdays	GHS 220 per pick (Terms & Conditions apply)		
Cash Pick Up – Weekends	GHS 250 per pick (Terms & Conditions apply)		
Cheques & Clearing			
Cheque Book – 50 Leaflets	GHS 60		
Cheque Book – 100 Leaflets	GHS 120		
Foreign Cheques – 100 Leaflets	USD10/GBP 9/EUR 8		
Manager’s Cheque - Customers	0.5% of amount – Min GHS 10, Max 30		
Manager’s Cheque – Non-Customers	0.5% of amount – Min GHS 20, Max 60		
Counter Cheque Per Leaflet	GHS 15		
Stop Cheque	GHS 10		
Special Clearing	GHS 40		
Local Clearing	Free		



Salary Processing	
Internal	Free
External	GHS 2 for Normal, GHS 5 for express
Access Pay	Free
Lending	
Guarantee/Mobilization Performance Bond/Bid Security Commissions Per Quarter	0.10% - 3%
Insurance Fee	0.30% - 1%
Additional Banking Services	
Letters to Auditor/ Audit Confirmation	GHS100
Introductory Letter/Supporting Statement for Visa Application	GHS100
Clearance Letters	GHS100

## Cards



Visa Business Debit Card	
Cost Of Card	GHS 50
Re-Issue Fee	GHS 50
Replacement Fee	GHS 50
Supplementary Card	GHS 50
Monthly Maintenance	GHS 10
ATM Domestic	GHS 3 + 1%
ATM on Us	Free
ATM International	\$2 + 3% of the transaction amount



Visa Business Debit Card	
Cash Advance - POS Domestic	Free
Cash Advance - POS on Us	Free
Cash Advance POS -International	Free
3D Secure Enrolment Fee - VBV	GHS 40
3D Secure auth. Adv. Fee - VBV	GHS 2
Balance Inq. Fee (ATM Domestic)	Free
Balance Inq. Fee (ATM International)	GHS 3
ATM Daily Withdrawal Amount	GHS 20,000
ATM Daily Withdrawal Count	GHS 10
Daily Online & POS (Amount)	GHS 50,000
Daily Online & POS (Count)	100

## Trade Services



International Banking Charges	
Letters Of Credit(Import)	
Establishment	
Sight	1.25% Per Qtr (Min USD100.00)
Deferred	1.5% per quarter (Min USD100.00)
Swift Charge	USD30
Confirmation	1% per quarter
Amendment	USD70
Letters Of Credit(Export)	
Advising Commission	USD100

## Letters Of Credit(Export) cont'd

Confirmation	1% per quarter (CBC + 0.5% of CBC)
Negotiation Commission	1.00% Flat
Postage/Courier	USD100
Cancellation of LC	USD100 + Swift
Expired & Unutilized LC	No Charge
Transfer of LC	0.5% of LC Value + Swift
Discrepancies	USD 100

## Documentary Bills For Collection

Handling Charges (Import)	USD 25
Courier	USD 100
Handling Commission (Export)	USD 100
Payment Commission (Import)	USD100.00+ Swift
FCA/GHS Account	0.75% + Swift, Min (USD50.00, GBP35.00, EUR40.00)
FEA	1.25% + Swift, Min (USD50.00, GBP35.00, EUR40.00)
Avalisation	1% Per Quarter
Accepted Bills Of Exchange	Free
Reminder On Overdue Bills	Free
Swift Charges	USD30.00, GBP15.00, EUR25.00

## 100% Cash Covered/ Fully Covered L/Cs (Imports)

Establishment- Sight 1% & Deferred 1.25%	1%-1.25% per quarter (min USD100.00)
Revolving/Standby L/C	1%-1.25% per quarter (min USD100.00)
Partial Cash Cover Sight	1.25% Per Qtr (Min USD100.00)
Deferred	1.5% Per Qtr (Min USD100.00)
Payment Commission	0.75% on LC amount
Negotiation Commission – Corporate	1 %

### 100% Cash Covered/ Fully Covered L/Cs (Imports) cont'd

Negotiation Commission – Others	1 %
Cancellation of LC	CBC + 25% of CBC
Expired & Unutilized LC	No Charge
Transfer of LC	No Charge

### Inward Transfers

Admin. Charges	Nil
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### Outward Transfers

Customer Swift	0.75% (offshore and cedi account), 1.25%(onshore) plus swift charge of USD 25.00, GBP 13.00, EUR 15.00
Non-Customer	N/A

## Transfers



### Access Pay

#### MoMo Transfers

Account to Wallet	
MTN Mobile Money	GHS 1.00 per Item
Vodafone	1.5% of transaction amount
Wallet to Account	
MTN Mobile Money	N/A
AirtelTigo Money	N/A
Vodafone Cash	N/A

## Access Pay

### GIP Transfers

Transfers	1% of transaction amount capped at GHS 10.00
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### ACH Transfers

Salary	Normal: GHS 2.00 per Item Express: GHS 5.00 per item
Vendor Payment any other payment	0.25% of the transaction amount capped at Min. GHS 5.00 and Max. Ghs 50.00
Other Banks	1% of transaction amount capped Minimum USD 20.00 and Maximum of USD 200.00

### Other Transfers

Bill Payments	N/A
Airtime/Data	N/A
GOTv/DSTV	N/A
Intra Transfer/Deposit	Free

## 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.
- ◆ 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.

## Tips for affordable & convenient banking.

- ◆ Use your debit or credit card when making payment at a retailer. You can **enjoy discounts** 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. Avoid paying the e-levy, pay using Access Cards on our POS. **Payment using the GHQR will also not attract e-levy.**



# Reach Out to Us.

If you have any queries or require more information relating to services, fees or products, please contact us via

 TOLL FREE: 0800 004400

    Access Bank Ghana

Or click to visit our website:

[www.ghana.accessbankplc.com](http://www.ghana.accessbankplc.com)

