



Agency

&

Inclusive

Banking

Pricing & Proposition Guide

Effective February 2024



more than banking



Welcome to Agency Banking: **Banking Made Simple**

At Access Bank, we believe in making banking easy for everyone, anywhere.

Unlock financial accessibility with ease through our streamlined approach to banking—where convenience meets connectivity. With **Access Bank Agency Banking**, experience the simplicity of accessing **essential banking services seamlessly, anytime, anywhere, through our extensive network of trusted agents**. Empowering communities, fostering financial inclusion – because banking should be simple and available to everyone.

Your Comprehensive Guide:

Welcome to a full picture of all of our products In the following guide.



Easy and Convenient Banking Access:

Access a wide range of banking agents and services at various locations.



Diverse Account Options:

Choose from a variety of account options that suit your different banking needs.



Personalized Assistance:

Our friendly staff and **24/7** contact team are here to understand and address your unique financial needs. You can also bank through our ecosystem of Access Closa agents around the country in a neighbourhood close to you.



Digital Banking & Accessibility:

Enjoy hassle-free banking with our user-friendly digital platforms. Use our **USSD, Mobile App, Online platforms** based on what you prefer.

Tips to Save Costs:



- ◆ Keep your Access Bank card safe to avoid replacement fees.
- ◆ Withdraw cash from an Access Bank ATM to avoid extra costs.
- ◆ Use our digital banking platforms for cheaper and more convenient transactions.
- ◆ Ensure enough funds to cover your transactions and standing orders.
- ◆ Enjoy up to a 25% discount when you shop at our loyalty partner outlets and pay with your Access card.

Access Bank Agency Banking is all about simplicity, accessibility, and meeting your financial needs effortlessly. **Let's make banking easy for you!**

Accounts Services &

Fees

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

Live Beta

Live beta is an innovative, multi-purpose account fused with insurance that is seamlessly linked to a telephone number and Mobile Money Wallet. Tailored for the dynamic needs of the Informal Sector, this account opens up financial inclusion with access to features like Payroll, Vendor payments, and a robust Report & Auditing capabilities.

Additional Benefits

- ✓ Exempted from E – Service Charge.
- ✓ Group Members to benefit from a group life
- ✓ Insurance cover so long as they maintain a minimum balance of GHS 500.
- ✓ Loyalty reward scheme - A quarterly cash drawing to encourage customers to save regularly and build balances.

Access Closa

Access Closa is a deliberately designed innovative account that delivers quality and convenient banking services for the unbanked population. Think of it as access to your favourite bank no matter where you are with branchless banking. Earn commissions, and experience the freedom of zero maintenance fees. With Access Closa, the bank is much closer to you.

Additional Benefits

- ✓ Initial deposit of GHS 50
- ✓ 1% interest on savings
- ✓ Earnings on commissions
- ✓ No charges on Account.

Accounts

	Access Closa	Live Beta	Instant Savings	Individual Current
Initial Deposit	GHS 50	GHS 20	GHS 10	GHS 50
Minimum Operating Balance	Nil	Nil	Nil	Nil
Service Fee	Nil	Nil	GHS 5	GHS 5
Interest Rate	1%	5% interest p.a on GHS 1000 and above	1% interest p.a on GHS 1000 and above	Nil

Pricing Funds Transfer (Inter)

1-1000	1% of transaction Amount (Min 0.50p and Max 10ghs)
1,000 & above	GHS 10

Pricing For Withdrawals

1 - 100	0.50 – 1GHS
101 - 250	1.10 – 2.50GHS
251 - 500	2.51 – 5GHS
501 - 1000	5.10 – 10GHS
1001 - 3000	10GHS
Access to Access	Nil
Other Banks	GHS 0.50 (< 5), GHS 10 (> 1000)

Payments & Purchases

Bill Payment (Per service provider)	Free
Airtime Purchase	Free
Mini Statement Request	Free
Balance Enquiry	Free
Debit Card Request	GHS 20 (Issued/Delivered by Branch)
Mini Statement Request	Nil

Statement

Monthly Statement	Free
Official Request - (On Letterhead)	GHS 10
Adhoc Request - (On Normal A4)	GHS 5

Standing Orders

Internal	Free
External (Per Instance)	GHS 5

Cards



Debit Cards

	Gh-Link Card	Visa Classic
Cost Of Card (New)	GHS 15	GHS 20
Renewal (Expired)	GHS 15	GHS 20
Replacement (Lost)	GHS 15	GHS 20
Atm on Us (Access Bank's ATM)	Free	Free
Other Banks ATM (Domestic)	GHS 3 + 1%	GHS 3 + 1%
Other Banks ATM (International)	N/A	\$2 + 3%
Daily Atm Withdrawal Limit	GHS 10,000	GHS 10,000
Daily Online/POS Limit	GHS 20,000	GHS 50,000
Balance Enquiry - Domestic	GHS 1	GHS 1
Balance Enquiry - International	N/A	GHS 5
3D Secure Enrollment	N/A	GHS 40
Monthly Card Maintenance Fee	GHS 5	GHS 10

Ezwich Card

Cost Of Card (New)	GHS 50
Renewal (Expired)	GHS 50
Replacement (Lost)	GHS 50
Money Transfer	GHS 1.00 -GHS 5.00
Cash Withdrawal	GHS 0.20 -GHS 5.00
Load Funds (Auto)	GHS 0.50
Balance Enquiry (Print)	GHS 0.10
Cash Deposits on Smartcards	Free
Payment For Goods / Services	Free
Cash Advance Enquiry	Free
Balance Enquiry (View Only)	Free
Load Money Transferred To Smartcard	Free
Holders (Manual)	Free

Transfers



	USSD Charges	Mobile App Charges
MoMo Transfers		
Account to Wallet (All Telco's)	1% of transaction amount capped at GHS 10.00	Free
Wallet to Account		
MTN Mobile Money	1.0% capped at GHS10.00	Free
AirtelTigo Money	1.5% capped at GHS20.00	Service not available
Vodafone Cash	1.5% capped at GHS10.00	Service not available
GIP Transfers		
Transfers	1% of transaction amount capped at GHS 10.00	1% of transaction amount capped at GHS 10.00
Other Transfers		
Bill Payments	N/A	Free
Airtime/Data	N/A	Free
GOTV/DSTV	GHS 0.50 /GHS 1.00	Free
Intra Transfer/Deposit	Free	Free

Electronic transfers may be subject to the E-levy of 1% in line with the Electronic Transfer Levy (Amendment) Act 2022 (ACT 1089)

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 GHSQR will also not attract e-levy.**

Reach Out
to Us.



www.ghana.accessbankplc.com