

# Premier Current Account

Proposition & Pricing Guide 2022

Effective July 1, 2022



## EXPERIENCE UNIQUE OFFERING

The Premier Current accounts is imbued with unique current account services and features as an added value to give our customers real banking experience. This special product proposition has been designed to give you value for your money.

The below pricing guide details the special benefits, features, and pricing of the premier current account. All charges will apply from the 1st of July 2022.

## Benefits of Premier Current Account

- Term Loans
- Overdrafts
- Gold Credit Card
- Access to all types of E-business products
- Unlimited withdrawals at no fee
- No COT

## Added Benefits on The Premier Current Account



Free online shopping with an Access Visa Card.



Zero withdrawal charges on Access Bank ATMs



Access Gold Credit Card



Transaction alert (SMS & e-mail)



Convenient banking using the Access Mobile App



Online Banking and USSD mobile banking (\*901#)



Access to 24/7 Customer Care service



Cash to Account money transfer on Ria & Access Africa



Dedicated Relationship Management



Up to 25% discount from our loyalty partners (this applies only when you shop with an Access Card)

## Premier Current Account

PREMIER CURRENT ACCOUNT	FEES (GHS)
Minimum Opening Amount	100
Minimum Operating balance	-
Monthly account maintenance charge	15.00
Transaction per month	Unlimited
<b>Statements</b>	
Regular Monthly statement	Free
E-Statement and SMS	3.00
Printed Statement for Loans, Auditors report and Visa applications	5.00 per page
Adhoc request per page	5.00
Clearance Letter	2.00 per page
<b>Standing Order</b>	
Setup	Free
Internal (Monthly)	Free
To other Banks	0.25% of face value – GHS (min 10 & max GHS60)
<b>Cards</b>	
Visa Debit Card Issuance	20.00
Access Link Card Issuance	15.00
Pre-paid Card Issuance	25.00
Monthly Maintenance Fee (Visa Debit Cards)	7.00
Monthly Maintenance Fee (Access Link Cards)	5.00
ATM Not on Us-Local (Visa Debit Card)	3.00 + 1%
Cheque Book Issuance	
25 Leaflets	10
50 Leaflets	15
100 Leaflets	30
Cheque Clearing	
Express Clearing	40
Normal Clearing	Free
Stopped Cheque	10
<b>Funds Transfer</b>	
Access to Access	Nil
Other Banks	GHS 5 (< 1000), GHS 10 (> 1000)
Airtime Purchase	limit GHS 200 Nil
Mini Statement Request	Nil
Bill Payment (Based On bill being paid for)	1% of Face Value
Remittances (Per MOT limit)	Free
Tax Collection	Free
<b>E banking bouquet charge</b>	
Monthly SMS and E-statement	3.00

## Electronic Channels

TRANSACTION	IN-PERSON CHARGE (GHS)	DIGITAL CHARGE (GHS)
Block card	Free	Free
Transfer to other banks	0.25% of face value – GHS (min 5 & max GHS50)	0.25% of face value – GHS (min5 & max GHS50)
Inter account transfers	Free	Free
Bill payments (based on bill being paid)	1% of Face value	1% of Face value
Balance enquiry(print)	0.10p	Free
Push and Pull transfer	1% of transaction amount (Max Charge GHS7)	1% of transaction amount (Max Charge GHS7)

## Premier Current Solutions



### Pick Now Pay Later

- (Hire Purchase Finance of up to GHS30,000)
- (Enjoy 0% interest for the first 6 months)



### Personal Loan



### Vehicle Finance

- (Of up to GHS450,000)
- (Brand new and pre-owned vehicles)



### Salary Advance

- (Of up to 40% of net monthly Salary (PayDay Loan))



### Term Loan

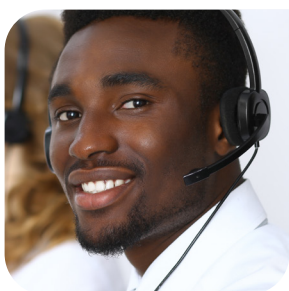


### Over Drafts

Enjoy up to 25% discount with our loyalty partners when you shop with an Access Card.

## Managing Your Cost

1. Shop Online and withdraw money on our ATMs for free.
2. Make Momo payments on our POS and QR code payments on our USSD and Mobile App platforms with no e-levy charges.
3. 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.
4. Save transportation cost by purchasing and renewing your insurance policies on our USSD code \*901\*7 # and requesting for a new card using USSD code \*901\*6# which would be delivered to your doorstep.
5. Always keep your Access Bank card safe to avoid replacements which comes at a fee.



## Exceptional Relationship Team Services

We have a dedicated team of customer service professionals and a **24/7 Contact Centre**. A Relationship Officer (RO) is assigned to manage your account to enable you enjoy a seamless banking experience. Your RO will take time to know you, your business and personal financial requirements and offer a personalized relationship management to meet your banking needs. Feel free to always contact your RO or call us on **toll free 0800-00-44-00**.

## OUR VALUE PROPOSITION

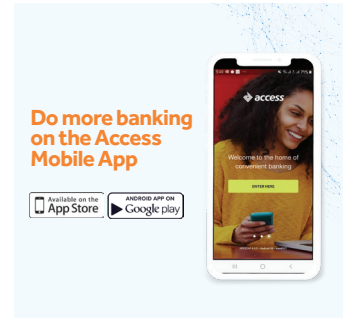
**Control your finances:** manage your withdrawal limits with just a touch on your phone using our mobile banking app.

**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.

## Value Added Services

- **Cardless Cash Withdrawal:** Perform cardless mobile money withdrawal on our ATM across Ghana.
- **Cardless Cash Deposit:** Make cash deposit in 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 Broad Band, Vodafone Broadbad and Surfline data 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 Service:** Link your account to your mobile money wallet and vice versa to transfer money from your account to wallet and wallet to account.
- **Utility:** pay your postpaid electricity bills and water bills using our digital channels.
- **Insurance:** Buy insurance first time or renew your insurance policy via our digital channels. The code to access our insurance offering is \*901\*7#. Also available on our Mobile App.
- **QR Code Payments:** Make QR code payments on our mobile app and \*901# platform



## Easy Tips for Convenient Banking

- ✓ Use your debit or credit card when making payment at a retailer. You could 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 free
- ✓ Avoid paying the e-levy, pay using Access Cards on our POS. payment using the GHQR will also not attract e-levy.

NB: Monthly maintenance fee of GHS15.00.