

Premier Savings Account

Proposition & Pricing Guide 2022

Effective July 1, 2022

A SAVINGS CULTURE WORTH THE EXPERIENCE

The Premier Savings account is an account for individuals designed to encourage savings culture for its target group.

This product guide details the many benefits and features within this product proposition. We offer you suitable products and services with added value. All charges associated with each services detailed below will apply from 1st July 2022.

Features of Premier Savings Account

- Wide range of insurance policies available on account
- Unlimited withdrawals
- Access to all types of E-business products
- Interest on GHS 100 daily balance

Benefits of The Premier Savings Account



Zero charges for online shopping and Access ATM withdrawals.



Access to Gh-link card and Visa cards



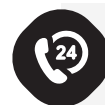
Transaction alert (SMS & e-mail)



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)

FEE

Premier Savings Account

PREMIER SAVINGS ACCOUNT	FEES (GHS)
Minimum Opening Amount	50.00
Minimum Operating balance	30.00
Monthly account maintenance charge	Free
Transaction per month	Unlimited
Statements	
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
Standing Order	
Setup	Free
Internal (Monthly)	Free
To other Banks	GHS5.00
Cards	
Visa Debit Card Issuance	20.00
Access Link Card Issuance	15.00
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%
E banking bouquet charge	
Monthly SMS and E-Statement	3.00

Link Your Account To Your Wallet In Simple Steps

Your Mobile Money

Your Bank Account



Electronic Channels

TRANSACTION	IN-PERSON CHARGE (GHS)	DIGITAL CHARGE (GHS)
Block card	Free	Free
Transfer to other banks	0.25% of face value min GHS5, max GHS50	0.25% of face value min GHS5, 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 GHS10.00)	1% of transaction amount (Max Charge GHS10.00)

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 ADDITION

More For You

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 Broadband and Surfline data on any of our digital channels.

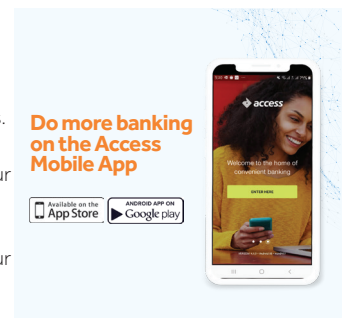
TV Subscription: Pay your DSTV, GOTV and DSTV Box office subscription using any of our digital channels.

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



Quick Tips for Affordable and 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:

- Account balance lower than GHS100.00 will not attract any monthly interest.
- Daily GHS100.00 minimum balance will attract a 3% per annum interest monthly.
- GHS5.00 cedis withdrawal charge will apply on accounts with more than 3 withdrawals in a month.

For more enquiries on our Premier Savings offerings or any other products, feel free to call our 24hour Contact Centre or visit our nearest branch.

Toll free: 0800-00-44-00 or +233(0)302742699

E-mail: contactcentreg@accessbankplc.com



more than banking