

YOUTH

BANKING

Pricing & Proposition Guide
Effective February 2024



access

more than banking

Get a head start on life with Access Bank's Youth Banking proposition. Our offering goes beyond traditional banking, focusing on shaping the future of young individuals.

The Early Saver Account is more than just a savings tool—it's a foundation for an investment-ready future, instilling financial management skills from the earliest ages.





Access Youth transcends financial education into opportunities for development. Through engaging activities like art, crafts, and technology, kids can explore and build skills that extend beyond traditional banking.

Teens receive a pre-paid card, empowering them with practical money management experience. It's a secure means for teens to handle their finances while cultivating financial responsibility.

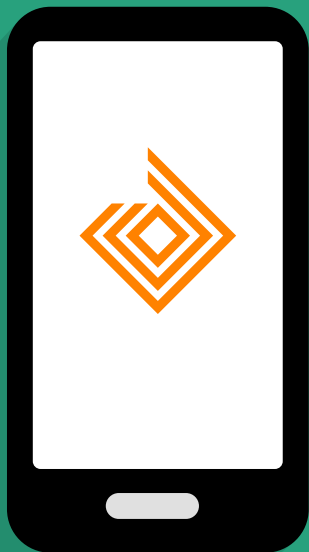
For youth, we take extra steps by offering access to skills training, capacity-building programs for entrepreneurship, and internship opportunities. Our goal is to equip college students not only with academic knowledge but also with practical skills for the workforce.

Access Youth Banking is more than just a set of accounts; it's a holistic approach to nurturing the potential of the next generation.

Join us.

Perks of Your Youth Banking Adventure





DIGITAL BANKING GALORE:

**USSD BANKING
(*901#)**

**MOBILE
BANKING**

**INTERNET
BANKING**



Click **here** to download the
access mobile app.

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

TIPS TO MINIMIZE COSTS:

- Keep your Access Bank card safe to dodge replacement fees.
- Access cash from our ATMs to avoid extra charges elsewhere.
- Go digital for cheaper and more convenient transactions.
- Ensure enough funds to cover your transactions and standing orders.
- Score up to 25% off when you shop with your Access card at our awesome partner outlets.



Ready to embark on this financial adventure with us? Let's make
the future a lot more fruitful together! **#ChopSmallSaveSmall**



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.

1

EARLY SAVERS

ACCOUNT

Teach your kids about money early and help them reach levels of financial independence that others can only dream of. It starts with you and our Early Saver's account — a meticulously crafted savings account designed for minors and entrusted to the care of dedicated parents and guardians. This unique account not only empowers parents to secure a bright future for their children but also instills a vital savings culture in the younger generation.

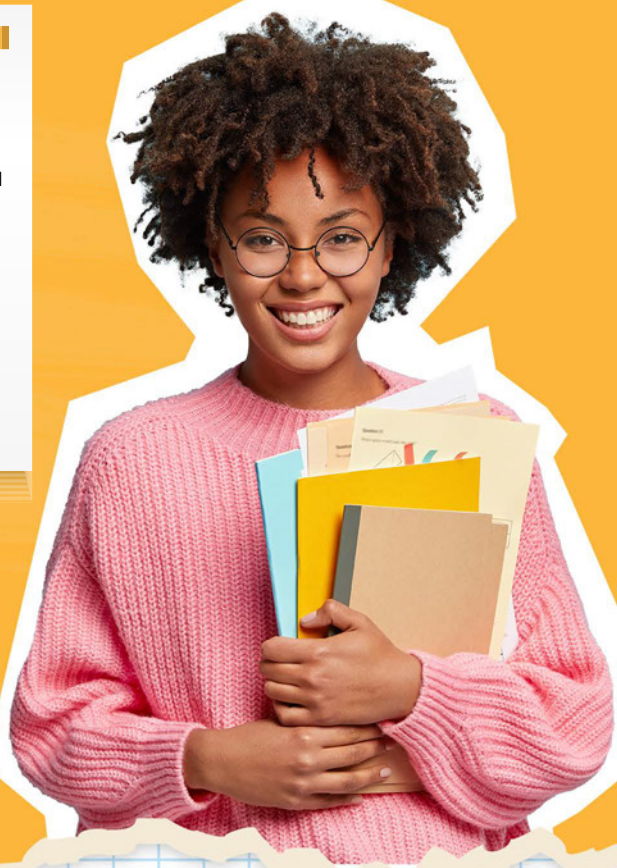


2

SOLO

ACCOUNT

Solo Savings, the premier student savings account, caters specifically to the vibrant student community aged **18 to 30**. Beyond traditional banking, Solo Savings offers exclusive benefits, including membership in the **Solo Crew for enticing vendor discounts**, access to career fairs, valuable internship opportunities, and the freedom of free account transfers.



Accounts

	Early Savers Account	Solo Account
Age Opening Requirement (Years)	0-17	18 - 30
Minimum Opening Amount	GHS 50	GHS 20
Minimum Operating Balance	Nil	Nil
Interest Rate	1.5% interest p.a on GHS 1,000.00 and above	Nil
Service/ Maintenance Charge	Nil	GHS 5
Distinct Documentation Requirement	Birth certificate of child	Student ID and/or Admission Letter

Statement

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

Cheques & Clearing

Manager's Cheque - School Fees	GHS 20
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Standing Order

Internal	Free
External (Per Instance)	GHS 5

Cards



Debit Cards

	GH Link	Master Card Standard	Visa Gold
Cost Of Card (New)	GHS 15	GHS 20	GHS 30
Renewal (Expired)	GHS 15	GHS 20	GHS 30

Debit Cards cont'd

	GH Link	Master Card Standard	Visa Gold
Replacement (Lost)	GHS 15	GHS 20	GHS 30
Atm on Us (Access Bank's ATM)	Free	Free	Free
Other Banks ATM (Domestic)	GHS 3 + 1%	GHS 3 + 1%	GHS 3 + 1%
Other Banks ATM (International)	N/A	\$2 + 3%	\$2 + 3%
Daily Atm Withdrawal Limit	GHS 10,000	GHS 10,000	GHS 10,000
Daily Online/POS Limit	GHS 20,000	GHS 50,000	GHS 50,000
Balance Enquiry - Domestic	GHS 1	GHS 1	GHS 2
Balance Enquiry - International	N/A	GHS 5	GHS 5
3D Secure Enrollment	N/A	GHS 40	GHS 40
Monthly Card Maintenance Fee	GHS 5	GHS 10	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
ACH Transfers		
Salary	N/A	2.5%, min GHS 5.00 Max GHS 50.00
Vendor Payment any other payment	N/A	2.5%, min GHS 5.00 Max GHS 50.00
Other Banks	N/A	2.5%, min GHS 5.00 Max GHS 50.00
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



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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.

REACH OUT TO US.

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

 TOLL FREE: 0800 004400

    Access Bank Ghana

Or visit our website:

www.ghana.accessbankplc.com



