

# Youth Banking Solo Account

## Proposition & Pricing Guide 2022

Effective July 1, 2022



### ENABLING YOU TO TAKE TOMORROW, TODAY!

**Access Bank Youth Banking** is a proposition targeted at the young adults and students between the ages of 18 – 30 years to provide them with enabling banking solution that will inspire them to dream, work/study and achieve.

When you subscribe to our Youth Banking proposition, we give you access to a whole world of banking services with special benefits. This proposition and pricing guide will provide you a clear understanding of the value being offered, and the charges associated with them. All fees apply from 1st July, 2022.

### Youth Banking Value Proposition

#### Solo Account

- a specialized savings account for students and young professionals. Comes with free issuance of a GH-Link card.

#### Digital Banking

- Mobile App, Free GH-Link card, Access Visa Prepaid Card, USSD Banking with no data consumption (\*901#), AccessAfrica money transfer service across Africa and beyond, Account to Wallet & Wallet to Account transfers, Free Wi-Fi across on-campus and off-campus branches.

#### Online Banking

- pay for online shopping with an Access Visa prepaid card at zero cost

### Added Value For Youth Banking Subscribers



Free SMS and e-mail transaction alert.



Free GH-Link card



**Up to 25% discounts** when you shop with Access Card across loyalty partner outlets



Free ATM withdrawals on Access Bank ATMs



Free Account to Account transfer



Free access to all Youth events and seminars



Access to Career Fairs



Opportunity to be signed up as youth ambassador



Access to 24/7 Customer Care service

## FEE

### Transact And Pay

These fees are only charged for transactions that are in the bundle fee or when you exceed the maximum number of transactions defined in the bundle.

### Youth Banking

Youth Banking Account	FEES (GHS)
Minimum Opening Balance	20
Minimum Operating Balance	20
On Us - Local	Free
ATM (Remote on Us) -Local	Local GHS 2.00 +1% of withdrawal amount
ATM (Remote on Us) - International	GHS 2.00 +3% of withdrawal amount
<b>Cards Services (Issuance)</b>	
VISA Debit	20
Ezwich	15
Prepaid	25
Gh-Link	Free
<b>Cards Services (Maintenance)</b>	
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%
<b>Fund Transfer</b>	
Access Bank to Access Bank	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
PUSH AND PULL	1% of transaction amt (Max Charge - GHS 7)

Enjoy up to **25%** discount with our **loyalty Partners**



[Click here for partners](#)

### Managing Your Cost

1. Withdrawing cash from an Access Bank ATM is always cheaper than doing it over the counter in a branch.
2. 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.
3. You may have to pay a fee if you have insufficient fund 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.
4. Always keep your Access Bank card safe to avoid replacements which comes at a fee.
5. You enjoy up to 25% discount when you shop at our loyalty partner outlets and pay with your Access cards.



## OUR VALUE ADDITION

### More For You

- **Control your finances:** manage your withdrawal limits with just a touch on your phone using our mobile banking platforms (Mobile App, \*901#, Online).
- **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.

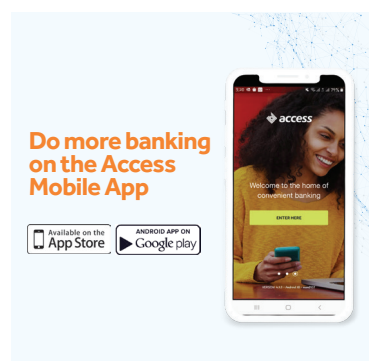
**Instant Pay:** Domestic bank beneficiaries get instant value on transfers done on Access Bank Online Channel.

**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.

**Cashless payments:** pay with your Access card or GHQR at fast foods joints, cinemas or other leisure centres within Ghana.

**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.



### 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 or in stores 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.

**NB:**

- No interest payments on Solo savings account
- Monthly card maintenance charge of GHS5 for GH-Link card
- Free issuance of GH-Link cards