

# Summit Private Banking

Pricing & Proposition Guide

**Effective February 2024**

# WELCOME TO THE SUMMIT.

Industry captains. You've built, even as you continue to establish reach and impact. We understand that you look for a partner who can extend your vision, impact and value. This will not only require deep insight around your needs, but the rare ability to craft tailored service catered just to you. *Let us be the pillar that powers your vision no matter how vast.*

## Unique Offerings:

As a member of Summit Private Banking, you embark on a journey where exclusivity, bespoke support, and unparalleled benefits redefine your financial landscape.



## Basic Prestige:

- ✓ **Current Account:** Exclusive features tailored to the high-net-worth lifestyle.
- ✓ **Savings Account:** Personalized solutions for wealth optimization.
- ✓ **Treasury Bills:** Maximize returns with elite investment options as well as alternative asset classes.
- ✓ **Fixed Deposit Account:** Secure your wealth with premium interest rates.
- ✓ **Privilege Account:** Align your savings with your aspirations.

## Comprehensive Financing:

- ✓ **Personal Loans:** Access bespoke financing aligned with your vision.
- ✓ **Secured Overdrafts:** Experience financial flexibility with tailored solutions.
- ✓ **Credit Cards:** Unlock premium benefits and exclusive rewards.
- ✓ **Term Loans:** Invest in your goals with specialized options.
- ✓ **Consumer and Vehicle Finance:** Drive your passions with customized financing.
- ✓ **Mortgages:** Secure your luxury home with flexible solutions.

## Legacy Protection:

- ✓ **Life Insurance:** Ensure the legacy of your wealth with comprehensive coverage that extends to family and businesses.
- ✓ **Motor, Home, and Travel Insurance:** Safeguard your assets with elite protection.
- ✓ **Personal Accident:** Prioritize your well-being with personalized insurance.
- ✓ **Child Education Plan (Edu Plan):** Secure your child's future with a dedicated plan.
- ✓ **Funeral Insurance:** Offer peace of mind for your loved ones.



## Deliberate Money Management:

- ✓ **Personalized Solutions:** Your private bank relationship manager tailors services to your unique needs.
- ✓ **Exclusive Networking Events:** Connect with fellow high-net-worth individuals at prestigious gatherings.
- ✓ **Free Access Bank ATMs:** Enjoy unlimited withdrawals with elevated convenience.
- ✓ **Lifestyle Privileges:** Elevate your experiences with the Visa Signature Card.
- ✓ **Internet Banking:** Manage your finances effortlessly online.
- ✓ **Flexible Daily ATM Withdrawals:** Set your withdrawal limits up to GHS 50,000 for utmost convenience.
- ✓ **Serene Banking:** Experience tranquility in your financial interactions in our lounges.
- ✓ **Health and Travel Insurance:** Prioritize your well-being and travel with confidence.
- ✓ **Access to Lounge:** Enjoy exclusive lounge access, adding a touch of luxury to your banking experience.
- ✓ **Access to Market:** Access thoughtfully tailored **cross-border tools** like **Access Pay** which guarantee seamless business transactions across 20 markets; and with the **Pan-African Payment and Settlement System**, we are even more positioned to leverage our breadth and scale to serve you across Africa.

Summit Private Banking transcends conventional banking - *it's a partnership designed to align the wealth you have today with the dreams* you have for tomorrow. Welcome to a realm where your financial aspirations reach new summits.

# 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.



## Privilege Account

For the most elite customers within our private banking group, the Privilege Account is a bespoke current account offering unparalleled exclusivity. Enjoy a suite of premium services, personalized financial solutions, exclusively premium branches and lounges as well as dedicated relationship management teams.

### Exclusive Value for Privilege Account Holders



#### Privilege Banking

Get access to your own **Dedicated Relationship Manager** to assist you with all your banking needs.



#### Serene Banking

Experience tranquility in your financial interactions in our lounges and premium branches.



#### Exclusive Advatange

Enjoy the simplicity of transparent and cost-effective banking with us with **zero COT**.



#### Exclusive Networking

Connect with fellow high-net-worth individuals at prestigious gatherings.

### Additional Benefits

- ✓ Minimum **GHS 500** opening balance.
- ✓ **Zero** Operating Balance required.

# Golden Age Account

Tailored for the tranquillity of those approaching this golden phase of life, this account provides the best experience for banking after an active life well lived. Enjoy specialized financial solutions ensuring a golden banking experience at your golden age.

## Exclusive Value for Golden Age Account Holders

### ◆ Delegate Banking Services

Relax while third parties handle withdrawals and other transactions on your behalf.

### ◆ Priority Banking

No queues and long waits. Enjoy **priority treatment** at all our branches.

### ◆ Exclusive Advatange

Enjoy the simplicity of transparent and cost-effective banking with us, with **zero COT**.

### ◆ Exclusive Discounts

Access exclusive **discounts** at selected vendors as our own personal treat to you.

## Additional Benefits

- ✓ Minimum **GHS 20** opening balance.
- ✓ **Zero** Operating Balance required.
- ✓ **1.5%** p.a Interest Rate on amounts GHS 1,000 and above.
- ✓ Flat e-banking and card fees of **GHS 5**
- ✓ Allows **direct** debit instruction
- ✓ Lodgment of dividend warrants from any investment.
- ✓ Golden Age card (Access Link)
- ✓ **Free** clearing cheque book



## Domiciliary Account

Your banking is global. Our Domiciliary Account - a premium foreign currency current account catering to individuals that allows seamless borderless banking. Seamlessly manage multiple foreign currencies, enjoy personalized services, and access exclusive privileges tailored just for you.

### Exclusive Value for Domiciliary Account Holders



#### Exclusive Advantage

Enjoy the simplicity of transparent and cost-effective banking with us, with **zero charges**.



#### Unrestricted Banking

Enjoy unrestricted access to your funds with no restrictions on the number of withdrawals.

### Additional Benefits

- ✓ **USD, GBP, EUR 100** opening and minimum daily balance.
- ✓ Customized cheque book.
- ✓ **Zero** Monthly Maintenance.

	Privilege Account	Golden Age Account	Domiciliary Account
Account Fees			
Minimum Opening Amount	GHS 500	GHS 20	USD/EUR/GBP 100
Minimum Operating Balance	Nil	Nil	Nil
Bundled Monthly Service And Account Maintenance Fee	GHS 50	GHS 5	Nil
COT	Nil	Nil	3.5% of amount
Standing Orders			
Internal	Free		
External(Per Instance)	GHS 5		
Statement			
Monthly Statement	Free		
Official Request - (On Letterhead)	GHS 10		
Adhoc Request - (On Normal A4)	GHS 5		
Cheques & Clearing			
Individual Cheque Book	GHS 60		
Foreign Cheques - 100 Leaflets	USD10/GPB 9/EUR 8		
Manager's Cheque- Customers	0.5% of amount – Min GHS 10, Max 30		
Manager's Cheque - Non-Customers	0.5% of amount – Min GHS 20, Max 60		
Manager's Cheque - School Fees	GHS 20		
Counter Cheque Per Leaflet	GHS 15		
Stop Cheque	GHS 10		
Special Clearing	GHS 40		
Local Clearing	Free		

# Cards



## Visa Debit Cards

	Visa Signature	Visa Infinite	USD
Cost Of Card (New)	GHS 50	GHS 250	USD 10
Renewal (Expired)	GHS 50	GHS 250	USD 10
Replacement (Lost)	GHS 50	GHS 250	USD 10
Atm on Us (Access Bank's ATM)	Free	Free	Free
Other Banks ATM (Domestic)	GHS 3 + 2%	GHS 3 + 2%	GHS 3 + 1%
Other Banks ATM (International)	\$2 + 3%	\$3 + 3%	\$2 + 3%
Daily Atm Withdrawal Limit	GHS 10,000	GHS 20,000	USD 2,000
Daily Online/POS Limit	GHS 70,000	GHS 100,000	USD 10,000
Balance Enquiry - Domestic	GHS 2	GHS 3	
Balance Enquiry - International	GHS 5	GHS 5	
3D Secure Enrollment	GHS 40	GHS 40	USD 5
Monthly Card Maintenance Fee	GHS 10	GHS 20	USD 1
Special Benefits	Luxury Hotel Collections, Golf Discounts and Privileges, Travel and emergency Assistance Services.	Travel Insurance, Medical and Legal referral, Concierge Services.	

## Visa Prepaid Cards

	GHS	USD
Cost Of Card	GHS 30	USD 10
Loading Fee	GHS 3	
Annual Fee		GHS 18



## Visa Prepaid Cards cont'd

	GHS	USD
Replacement	GHS 30	USD 10
ATM On Us (Access Bank's ATM)	Free	Free
Other Bank's ATM (Domestic)	GHS 3 + 1%	GHS 3 + 0.40%
Other Bank's ATM (International)	\$2.00 + 3%	\$4.00 + 3.0 %
Daily ATM Withdrawal Limit	GHS 10,000	USD 2,000
Daily Online/POS Limit	GHS 50,000	USD 10,000
3D Secure Enrollment	GHS 40	GHS 40

## Visa Credit Card

	PLATINUM
Cost Of Card (New)	GHS 100 (\$25 for USD denominated card)
Renewal (Expired)	GHS 100 (\$25 for USD denominated card)
Replacement (Lost)	GHS 100 (\$25 for USD denominated card)
Annual Fee	GHS100 (\$18 for USD denominated card)
ATM On Us (Access Bank's ATM)	2% of amount (Min GHS5 – Max 50)
Other Banks ATM (Domestic)	2% of the withdrawal amount (\$3 + 2% of withdrawal amount for USD denominated card)
Other Banks ATM (Domestic)	GHS3 + 3% of withdrawal amount (4% of withdrawal amount for USD denominated card)
POS/Online (International/Domestic)	Free
Cash Advance Domestic	Free
Late Payment Fees - GHS Credit Cards	5% of outstanding capped at GHS100 and minimum of GHS 50
Late Payment Fees – USD Denominated Credit Cards	USD 10

## Visa Credit Card Cont'd

	PLATINUM
3D Secure Enrollment	GHS 40
Cash Advance Domestic	Free
Cash Advance International	\$4 + 3% of withdrawal amount
VBV Authentication Fee	USD 1.25
Daily ATM Withdrawal Limit	GHS 10,000
Daily Online/POS Limit	GHS 100,000

## Transfers



	USSD Charges	Mobile App Charges
<b>MoMo Transfers</b>		
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
<b>GIP Transfers</b>		
Transfers	1% of transaction amount capped at GHS 10.00	1% of transaction amount capped at GHS 10.00
<b>ACH Transfers</b>		
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

	USSD Charges	Mobile App Charges
<b>Other Transfers</b>		
Bill Payments	N/A	Free
Airtime/Data	N/A	Free
GOTv/DSTV	GHS 0.50 /GHS 1.00	Free
Intra Transfer/Deposit	Free	Free

## Minimizing Your Cost

- ◆ Always keep your Access Bank card safe to avoid replacements which come at a fee.
- ◆ Access cash from an Access Bank ATM to **avoid costs that come with using other banks' ATMS**.
- ◆ 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.
- ◆ You may have to pay a fee if you have insufficient funds 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.
- ◆ You enjoy up to **25% discount** when you shop at our loyalty partner outlets and **pay with your Access cards**



Click 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)*



## 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 the GHQR will also not attract e-levy.**



# Reach Out to Us.

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

 TOLL FREE: 0800 004400

    Access Bank Ghana

Or click to visit our website:  
[www.ghana.accessbankplc.com](http://www.ghana.accessbankplc.com)

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by  **access**