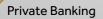
# Summit Private Banking

Pricing & Proposition Guide

Effective February 2024

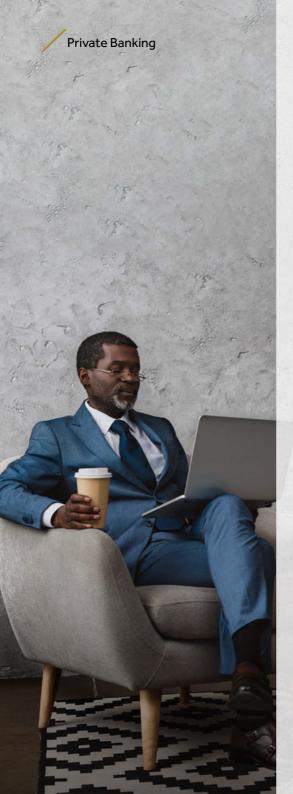






Industry captains. You've built, even as you continue to establish reach and impact. We understand that you look for a partner who can extend your vision, impact and value. This will not only require deep insight around your needs, but the rare ability to craft tailored service catered just to you. Let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





# **Basic Prestige:**

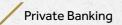
- Current Account: Exclusive features tailored to the high-net-worth lifestyle.
- Savings Account: Personalized solutions for wealth optimization.
- Treasury Bills: Maximize returns with elite investment options as well as alternative asset classes.
- Fixed Deposit Account: Secure your wealth with premium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

- Exclusive Advatange
  Enjoy the simplicity of
  transparent and cost-effective
  banking with us with zero COT.
- Serene Banking

  Experience tranquility in your financial interactions in our

branches.

lounges and premium

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.

Exclusive Advatange

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

Priority Banking

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

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 Advatange**

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 Infi	nite	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	2%	GHS 3 + 1%
Other Banks ATM (International)	\$2 + 3%	\$3 + 3%		\$2 + 3%
Daily Atm Withdrawal Limit	GHS 10,000	GHS 20,0	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 1	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				
		PLATIN	UM	
Cost Of Card (New)	Cost Of Card (New)		GHS 100 (\$25 for USD denominated card)	
Renewal (Expired)		GHS 100 card)	GHS 100 (\$25 for USD denominated card)	
Replacement (Lost)		GHS 100 card)	GHS 100 (\$25 for USD denominated card)	
Annual Fee		GHS100 card)	GHS100 (\$18 for USD denominated card)	
ATM On Us (Access Bank's A	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)		(4% of w	GHS3 + 3% of withdrawal amount (4% of withdrawal amount for USD denominated card)	
POS/Online (International/Domestic)		Free	Free	
Cash Advance Domestic		Free	Free	
Late Payment Fees - GHS Credit Cards			5% of outstanding capped at GHS 100 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
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

	USSD Charges	Mobile App Charges
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

# **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



### Value Added Services



#### Cardless Cash Withdrawal:

Perform cardless mobile money withdrawal at our ATMs across Ghana.



#### Instant Pay

Domestic bank beneficiaries get instant value on transfers done on Access Bank Online Channel.



#### Data

Buy internet data from MTN Broadband, or Vodafone Broadband on 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.



#### Cardless Cash Deposit:

Make a cash deposit in your own or third-party account on our deposit-taking ATM.



#### **Airtime**

Buy airtime on all networks on any of our digital channels.



#### TV Subscription

Pay your DSTV, GOTV, and DSTV Box Office subscription using any of our digital channels.

## 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.



Welcome to

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by @ access