



Affluent Banking

Pricing & Proposition Guide

Effective February 2024



Welcome to Access Affluent Banking.

We celebrate you for your dedication to developing yourselves and bestowing value on society. We acknowledge you pay your dues every day to stay where you are. We're here to help make the hardest things easier with uniquely tailored services, products and opportunities to provide one extra layer of the peace, prestige, control and financial security you deserve.

Our Affluent banking tier opens you up to a world of unparalleled privileges.
Welcome to Access Affluent.



Grow your Affluence.

Welcome to bespoke banking designed exclusively for our valued Affluent customers. Access a seamless blend of flexibility, growth, and stability with our intentionally designed products.





Deliberate Money Management:

- ✓ **Personalized Solutions:** Digitally or in-person, our dedicated relationship management teams tailor services to your unique needs.
- ✓ **Exclusive Events:** Build networks with like-minded individuals at our prestigious events.
- ✓ **Free Access Bank ATMs:** Enjoy unlimited withdrawals with added convenience and zero charges at our ATMs all across the country.
- ✓ **Lifestyle Privileges:** Elevate your experiences with the Visa Signature Card.
- ✓ **Internet Banking:** Manage your finances effortlessly online with no fees, because it's your money. We just manage it for you.
- ✓ **Free Travel Insurance:** Travel with peace of mind.
- ✓ **Worldwide Lounge Access:** As an extra perk on our Credit cards, experience luxury with exclusive access, no matter where you go.

Your journey with Access Affluent Banking transcends traditional banking. It's a partnership designed to optimize your wealth, fulfill your goals, and celebrate your success.

Welcome to a world where your financial aspirations take center stage.

Accounts, Services and Fees

This section has everything you need to understand about our products, services and how much you'll pay when you transact with Access Bank.

Gold Account

Our Affluent Gold Account is a hybrid account accompanied by an attractive interest rate that transforms every financial interaction into an opportunity for growth and prosperity.

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.

Goal Account

Put money away towards a specific project with our high-yielding affluent Savings Account. Benefit from market-relevant interest rates, zero monthly maintenance fees and the flexibility of unlimited withdrawals. Find high yields for purposeful savings with an Access Goal account.

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.



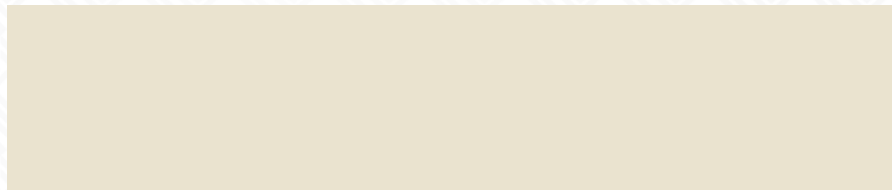
Exclusive Advatange

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Golden Age Account

Tailored for the tranquility 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 Privilege 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 Privilege 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.

	Gold Account	Goal Account	Golden Age Account	Domiciliary Account
Account Fees				
Minimum Opening Amount	GHS 100	GHS 200	GHS 20	USD/EUR/GBP 100
Minimum Operating Balance	Nil	Nil	Nil	Nil
Bundled Monthly Service And Account Maintenance Fee	GHS 5	GHS 5	GHS 5	Nil
COT	Nil	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 - 50 leaflets		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 GOLD (USD)	VISA SIGNATURE (GHS)
Cost Of Card (New)	USD 10	GHS 50
Renewal (Expired)	USD 10	GHS 50
Replacement (Lost)	USD 10	GHS 50
Atm on Us (Access Bank's ATM)	Free	Free
Other Banks ATM (Domestic)	\$1 + 1%	GHS 15 + 2%
Other Banks ATM (International)	\$2 + 3%	\$2 + 3%
Daily Atm Withdrawal Limit Daily Online/POS Limit	USD 2,000	GHS 10,000
	USD 10,000	GHS 70,000
Balance Enquiry - Domestic	N/A	GHS 2
Balance Enquiry - International	N/A	GHS 5
3D Secure Enrollment	USD 5	GHS 40
Monthly Card Maintenance Fee	USD 1	GHS 10
Special Benefits	Airport Dining, Global Merchant Discounts, Car Rentals.	Luxury Hotel Collections, Golf Discounts and Privileges, Travel and emergency Assistance Services.
Visa Prepaid Cards		
		VISA GOLD PREPAID (USD)
Cost Of Card		USD 10
Loading Fee		N/A
Annual Fee		USD 18

Visa Prepaid Cards cont'd

	VISA GOLD PREPAID (USD)
Replacement	USD 10
ATM On Us (Access Bank's ATM)	Free
Other Bank's ATM (Domestic)	\$1+1%
Other Bank's ATM (International)	\$4.00 + 3.0 %
Daily ATM Withdrawal Limit	USD 2,000
Daily Online/POS Limit	USD 10,000
3D Secure Enrollment	USD 5

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)	GHS 15 + 2% of amount
Other Banks ATM (Domestic)	GHS 15 + 2% of amount
Other Banks ATM (International)	4% of withdrawal amount
POS/Online (International/Domestic)	Free
Late Payment Fees - GHS Credit Cards	5% of outstanding capped at GHS100
Late Payment Fees – USD Denominated Credit Cards	USD 10
3D Secure Enrollment	GHS 40
Cash Advance Domestic	Free

Visa Credit Card Cont'd

	PLATINUM
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	Free	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**

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