

Unlock Your
Home in
Ghana.



Introduction

At Access Bank, we know the importance of connecting diaspora dreams with home realities. Our Diaspora Mortgage Solution is designed with you in mind. Whether it's owning your dream home in Ghana, making a sound investment, or drawing equity for other projects, we're positioned to make it happen.

For anyone from or looking to connect with Ghana, we understand that it's difficult to be in two places at once. And so, we've defined the Heritage proposition for just that. It allows you a way to maintain your connection with Ghana through:

- ✓ A property advisory that guides you through every step of getting your preferred home, holiday home or property investments.

- ✓ Our Akwaaba desk that allows all expats, tourists and short-stay visitors to get setup in Ghana's system, equipping them with all necessary documentation for communications and transactions without the bureaucracy of the weeks it would ordinarily take.
- ✓ Special prepaid card for diaspora banking.
- ✓ International desks that help you leverage opportunities across Africa, the EU and Asia without having to be physically present.

We recognise the allure of Ghana and the promise it holds for Ghanaians abroad and the international community. We welcome you to a partnership that grants you access to that heritage, with a regionally capable partner.

Akwaaba. Welcome to Heritage.

Efie ne Fie



Own a Piece of Heritage

Heritage offers exclusively tailored loans that unlock your Dream Home in Ghana. Whether you're searching for the perfect family residence, a retirement property, or a sustainable, eco-friendly green property, our solutions are designed to turn your homeownership aspirations into a dream fulfilled.

Invest in a place where your heart finds solace. Our *Home Purchase Package* offers flexible financing options, allowing you to choose your dream property, whether it's a cozy family house, a modern apartment, or a luxurious villa. For those drawn to Ghana's allure yet unfamiliar with the property market, allow us to guide you in making the right decision for summer and retirement homes.

Sustainability is your priority? Consider investing in a home that reflects your values. We've partnered with leading smart and eco-home developers in Ghana's rapidly evolving green property scene. Embrace eco-conscious living with Access Bank's green property mortgage.

Unlock up to **£320,000** to take the first step towards owning your piece of Heritage.

As a bank committed to sustainability, we offer financing solutions for environmentally friendly homes, designed to reduce your ecological footprint and contribute to a greener future.

Equity Release Package:

Already own a property at home? Let it work for you. Access Bank's Equity Release Package enables you to tap into the hidden value within your property. Need funds for personal development, investments, or education? Access up to **80%** of your property's value.

Key Features:

- ✓ **Competitive interest rates:** Benefit from some of the best rates in the Ghanaian market.
- ✓ **Flexible loan options:** Choose a mortgage that suits your budget and timeline.
- ✓ **Online application:** Apply from anywhere in the world with ease.
- ✓ **Dedicated support:** Our expert team is ready to guide you through the entire process.
- ✓ **Exclusive real estate partnerships:** Gain access to prime properties in Ghana.

Benefits



Flexible & Competitive:

Whether you prefer a shorter term to pay off your mortgage quickly or a longer one for lower monthly payments, We offer a variety of mortgage terms combined with some of the most attractive rates available that make homeownership more accessible.



Do it Online:

It's a hassle-free way to start your home ownership journey without the need for in-person visits or complex paperwork.



Dedicated Advisory Services:

A dedicated support team of experts waits to assist you every step of the way, to ensure you have the knowledge and support you need to make informed decisions.



Exclusive Real Estate Partnerships:

You'll gain access to a curated selection of prime properties that are ideal for your investment. These partnerships simplify your homeownership journey, based on your tastes, making it easier for you to find the perfect property in Ghana.



Property Insurance:

Protecting your investment is paramount. We offer property insurance solutions that cover your home, safeguarding it against unforeseen events, extending the peace we promise.

Realize your homeownership dreams:

Our mortgage options are your key to owning property in Ghana.

Invest in Ghana's growing real estate market:

Secure a foothold in one of Africa's fastest-growing economies.

Diaspora Home Loans



Features

Maximum Loan Term **15years** (180months).

Customer **MUST NOT** be more than 60 years by the 180th month.

Maximum Loan Amount

Up to GHS/GBP/EUR equivalent of
USD500,000 – HNI

Up to GHS/GBP/EUR equivalent of
USD400,000- Salaried Workers

Maximum Financing Terms:

Home Purchase

80% of Property value - Greater Accra and other Regional Capitals

70% of Property value - Holiday home locations near tourist sites. i.e beach front, Greenery

Equity Release

50% of Property Value

Payment Frequency

Monthly

Loan Currency We finance either Ghana Cedis or USD or GBP mortgages.

Repayment Conditions

Loan to be repaid in full over agreed period via;

(i) Standing order from borrower's salary account in Diaspora.

Repayment Conditions

On approval of your home loan, you will be required to undertake a compulsory life insurance cover on the total loan amount and property insurance against fire and allied perils.

Repayment Conditions

Lump sum capital deposits into loan account (Subject to meeting anti-money laundering rules) are allowed.

Risk Acceptance Criteria	Diaspora
Employment Status	Employed for duration above 12 months and confirmed
Duration with Current Employer	Minimum of Six (6) months
Age	Applicant should be at least 21 years and below 58 years by the end of the tenor of the loan
Pay Slips	Three months' Pay Slip
Bank Statements	Six months Bank Statement
Satisfactory credit bureau and CRM checks	A clean credit bureau report
Lending Currency	Loans to be disbursed in LCY. Allow cross-currency lending when base salary is indexed to the forex in which the lending is being done. Payouts shall be subject to BOG's directive on FX dealings.
Security (Only One Option Required)	Legal Mortgage over property being financed by Access Bank or being used as security in the case of an equity release
Land Title	The title to the property must be clean and undisputed.

Documentation Requirements / Conditions Precedent For Diaspora For Home Purchase/finance.

- ✓ A completed and signed Access Bank Mortgage Application Form
- ✓ Three (3) Months' Pay Slip for existing account holders.
- ✓ Six (6) Months' Pay Slip and Bank Statement for new accounts.
- ✓ Duly executed Offer letter
- ✓ Duly executed pre-agreement truth in lending letter of disclosure.
- ✓ Receipt of a clean credit check on borrower
- ✓ Executed Legal Mortgage over the property being financed.
- ✓ Receipt of copy of title documents in the name of the vendor/seller
- ✓ Clean Search report over the property being financed.
- ✓ Down payment of 20% of the total cost of the property by applicant.
- ✓ An undertaking from Vendor, owner of the property to deliver all title documents in the name of the buyer/borrower upon payment of the property being financed by the Bank.
- ✓ Receipt of property inspection report to confirm location and type of property being financed by the Project Monitoring Team.
- ✓ Valid National ID (Ghana Card)
- ✓ 1 Passport Size Photograph
- ✓ Receipt of Credit life Insurance
- ✓ Receipt of Offer letter from Vendor indicating purchasing price and purchase terms.
- ✓ KYC attestation on the Borrower
- ✓ Payment of all upfront fees

Heritage Banking

So, you've decided to visit home to see your property. Or perhaps, you intend to begin furnishing your new home. Get exclusively tailored transaction and interest rates when you take advantage of our Heritage Banking bundle which includes our Heritage Hybrid Account as well as a Gold Prepaid card.

Heritage Banking's Gold Prepaid Card offers secure and flexible spending options, allowing you to determine your budget and enjoy your trip with ease. With wide acceptance at local and international merchants, it ensures a stress-free and enjoyable transacting experience While you're in Ghana. Enjoy the security knowing you aren't carrying your hard currency in cash and the peace of knowing that you'll never need to look for change. It's perfect for short stay visits.

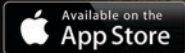
For something more long term, look to the Heritage Hybrid account. With a minimum opening balance of 70 pounds, earn interest in whichever currency you choose, while operating the account from wherever you are in the world.



Accessing Heritage Banking:

- ✓ Visit the Access Bank website or download the Access mobile app.
- ✓ Register for an account, providing the necessary personal information.
- ✓ Complete the verification process.
- ✓ Once verified, log in to your account.
- ✓ Welcome to Heritage.

Download our App.



Fund your heritage with seamless remittances

Finally, we acknowledged that sending money home is an important way of staying connected. As a bank that's spread across the continent, we've made it a pillar to easily facilitate these transactions across international borders.

We take pride in the fact that we can continue to give you the best remittance experience because of our partnerships with a network of leading money transfer platforms across the world. We've made it easier than ever to support your family's financial needs. Soon, we will make it just as easy for non-Ghanaians to connect to the country by investing in Ghana's small business sector. Trust Access Bank for reliable remittance solutions.

No matter where you are in the world, with Heritage, trust that you'll always be connected to your heritage.



We Payout Remittances From our Partners



Reach Out to Us.

For more information contact:

☎ TOLL FREE: 0800 004400

f t in @ Access Bank Ghana



Scan for enquiries

