

ACCESS BANK

2021 TARIFF GUIDE



more than banking

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CONTENT

Inward Remittance
Outward Remittance
Amendment Commission
Letters of Credit - Import

02

Letters of Credit - Export
Documentary Bill For Collection
Access Online

03

E-Banking Bouquet
Access Mobile
Interbank Transfers
Cash In (Deposit)
Access Africa
Bill Payment

04

Access Pay
Access Pay-Mobile
Remittance
Visa Debit

05

Transactions
Visa Prepaid
Proprietary Cards
Ezwich Cards

06

Gold Credit Cards
Platinum Credit Cards

07

Commission On Turnover
Statement Printing
Counter Cheque
Forex Cheque Clearing
Card Withdrawal
Managers Cheque/Payment Orders
Interbank Swift Transfers
Fixed Deposits

08

ACH Normal Presentment
Savings Account
Current Account
Foreign Currency/Exchange
Lending Fees

09

Cheque Clearing
Agency Banking

10

Funds Transfer
Card Services
GHQR
Push and Pull (*500#)

11

SERVICES	RATE
INWARD REMITTANCE	Free
Return of funds	USD 50
OUTWARD REMITTANCE	
Foreign Account (FCA)/GHS Account	0.75% + Swift Charge (Min USD50.00, GBP35.00, EUR40.00)
Forex Account (FEA)	1.25% + Swift Charge (Min USD50.00, GBP35.00, EUR40.00)
Swift Charges	USD25, GBP13, EUR15
Corresponding Bank Charge (CBC)	USD25.00, GBP10.00, EUR (As advised by corresponding bank)
Amendment	USD50.00

INTERNATIONAL BANKING CHARGES

LETTERS OF CREDIT (IMPORT)

Establishment commission

Sight	1.25% Per Qtr (Min USD100)
31-60days - Deferred	1.5% per quarter (Min USD100)

100% CASH COVERED FULLY COVERED L/Cs (IMPORTS)

Establishment-Sight 1% & deferred 1.25%	1%-1.25% per quarter (min USD100)
Revolving/Standby L/C	1%-1.25% per quarter (min USD100)
Partial cash cover Sight	1.25% Per Qtr (Min USD100)
Deferred	1.25% Per Qtr (Min USD100)
Payment Commission	0.75% on LC amount
Negotiation Commission – Corporate	1%
Negotiation Commission – Others	1%
Courier (N/A to Import LCs)	USD100
Cancellation of LC	CBC + 25% of CBC
Expired & Unutilized LC	No Charge
Transfer of LC	No Charge
Swift Charge	USD30, GBP15, EUR25
Confirmation	1% Per Quarter
Amendments	USD70

SERVICES	RATE
LETTERS OF CREDIT(EXPORT)	
Advising commission	USD100
Negotiation commission	1% Flat
Postage/Courier	USD100
Cancellation of LC	USD100 + Swift
Expired & Unutilized LC	No Charge
Transfer of LC	0.5% of LC Value + Swift
Discrepancies	USD100

DOCUMENTARY BILLS FOR COLLECTION	
Handling charges(Import)	USD25
Courier	USD100
Handling commission(Export)	USD100
Payment Commission(Import)	
Foreign Current Account/GHS Account	0.75% + Swift, Min (USD50, GBP35, EUR40)
Foreign Exchange Account	1.25% + Swift, Min (USD50, GBP35, EUR40)
Avalisation	1% Per Quarter
Accepted Bills of Exchange	Free
Reminder on Overdue Bills	Free
Swift Charges	USD25, GBP13, EUR15

INWARD TRANSFER (Admin. Charges)	Nil
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OUTWARD TRANSFER	
Customer Swift	0.75% (offshore and cedi account), 1.25% (onshore) plus swift charge of USD25/EUR15/GBP13
Non-customer	N/A

ACCESS ONLINE	
Retail Customers	Free
Corporate Customers	Free
Daily Transfer Limit	GHS 50,000

SERVICES	RATE
E-BANKING BOUQUET	GHS 3 (Gh-Link), GHS 5 (Visa)
Visa Maintenance	GHS 5

ACCESS MOBILE	
INTERBANK TRANSFERS (non-instant)	
Transfer Charge	0.25% of face value, min 5, max 50
Bill Payment (DSTV)	Free
Daily Transfer limit (can be reviewed upwards upon request)	GHS10,000.00

INTERBANK TRANSFERS (instant)	
GHS 5 - 50	50p
GHS 51 – 100	GHS 1
GHS 101 - 200	GHS 2
GHS 201- 300	GHS 3
GHS 301- 400	GHS 4
GHS 400 PLUS	GHS 5
Bill Payment (DSTV)	Free
Daily Transfer limit (can be reviewed upwards upon request)	GHS10,000.00
ATM Cardless	
GHS1-50	GHS 0.50
Above GHS50	1% of Value

CASH IN (DEPOSIT)	
No Limit	Free

ACCESS AFRICA	
Money transfer (Customers)	USD5 (Flat) + 1% of the transaction amount
Money transfer (Non – Customers)	USD7 (Flat) + 1.25% of the transaction amt.

BILL PAYMENT	
DSTV	
GHS1-50	GHS 0.50
Above GHS50	GHS 1.00
Airtime Top-up	

SERVICES	RATE
Customer	Free
Non Customer	GHS 0.50

ACCESS PAY	
Token	GHS 70
Payment (vendor etc.)	0.25% of face value, min 5, max 50
Payments to Access Bank	Free
Interbank Transfers	0.25% of face value, min 5, max 50 No Limit

ACCESS PAY- MOBILE MONEY	
MTN	GHS 1 flat
Vodafone	1.5% of value
Online Collection	Free
Interbank Transfers	0.25% of face value, min 5, max 50 No Limit

REMITTANCE	
Money Gram (Receive Only) Limits	Free / Charges borne by sender USD 8,000.00 Or Equivalent in GHS
Western Union (Receive Only) Limits	Free / Charges borne by sender USD 7,500.00 Or Charges In GHS
RIA Limits	Charges borne by sender USD 10,000 or its equivalent in GHS
Zeepay (Receive Only) Limits	Free / Charges borne by Sender £ 6,000 or its equivalent in GH
UnityLink (Receive Only) Limits	Free / Charges borne by Sender £ 6,000 or its equivalent in GHS
ExpressPay (Receive Only) Limits	Free / Charges borne by Sender £ 2,000 or its equivalent in GHS

VISA DEBIT	
Cost of Card (New)	GHS 20
Renewal (Expired)	GHS 20
Replacement (Lost)	GHS 20
Pin Re-issue	Free

SERVICES	RATE
TRANSACTIONS (CAN BE INCREASED UPON CUSTOMER'S REQUEST)	
ATM on Us - Local	Free
ATM Remote on Us - Local	GHS 2.00 + 1% of withdrawal amount
ATM (Remote on Us) - International	GHS 2.00 + 3% of withdrawal amount
POS / Online - Local	Free
POS / Online - International	Free
POS / Online Limit Daily	GHS 20,000 or its equivalent in Forex (Increase upon request)
ATM Cash Withdrawal Limit –Local	GHS 5,000 (Visa and GH-Link)
ATM Cash Withdrawal Limit - International	Equivalent of GHS5,000

VISA PREPAID	
Cost of Card	GHS 25.00
Cost of Loading Cash	GHS 3.00
Renewal (Expired)	GHS 25.00
Replacement (Lost)	GHS 25.00
ATM on Us (Cash Withdrawal)	Free

PROPRIETARY CARDS	
Access Link	
Cost of Card (New)	GHS 15.00
Renewal (Expired)	GHS 15.00
Replacement (Lost)	GHS 15.00
ATM on Us - Local	Free
ATM Remote on Us	GHS 2.50
Daily Limit	GHS 5,000

EZWICH CARDS	
Cost of Card (New)	GHS20.00
Renewal (Expired)	GHS20.00
Replacement (Lost)	GHS20.00
Money Transfer	GHS 1.00p - GHS 5.00
Cash Withdrawal	GHS 0.20p - GHS 5.00
Load Funds (Auto)	GHS 0.50p
Balance Enquiry (Print)	GHS 0.10p
Cash Deposits on Smartcards	Free

SERVICES	RATE
Payment for Goods / Services	Free
Cash Advance Enquiry	Free
Balance Enquiry (View Only)	Free
Load Money Transferred to Smartcard Holders (Manual)	Free

GOLD CREDIT CARD	
Cost of Card (New)	GHS50 (\$10 for USD denominated card)
Renewal (Expired)	GHS50 (\$10 for USD denominated card)
Replacement (Lost)	GHS50 (\$10 for USD denominated card)
Pin Re-issue	Free
Annual Fee	GHS100 (\$18 for USD denominated card)
ATM on us (Cash Withdrawal) – Local	Free
ATM on us (Cash Withdrawal) – International	\$4 + 3% of withdrawal amount
ATM Remote on us - Local	GHS 3 + 2% of withdrawal amount
POS/Online(International/Local)	Free
Cash Advance Local	Free
Cash Advance International	4% of withdrawal amount
Verified By Visa (VBV) Authentication Fee	USD 1.25

PLATINUM CREDIT CARDS	
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)
Pin Re-issue	Free
Annual Fee	GHS 100 (\$18 for USD denominated card)
ATM on us(Cash Withdrawal) – Domestic	Free
ATM (Cash Withdrawal) – International	4% of withdrawal amount
ATM Remote on us - Domestic	\$3 + 2% of withdrawal amount
POS/Online(International/Domestic)	Free
Cash Advance Domestic	Free
Cash Advance International	\$4 + 3% of withdrawal amount
Verified By Visa (VBV) Authentication Fee	USD 1.25

SERVICES	RATE
COMMISSION ON TURNOVER	
Individual Corporate	GHS2.00 Per Mille

STATEMENT PRINTING	
Monthly Off-cycle Auditors Report(Email)	Free
Off-cycle Auditors Report	GHS 5.00 per page
Monthly	GHS 5.00 per page
Letter Of Clearance	GHS 2.00 per page

COUNTER CHEQUE	GHS15.00
CHEQUE BOOKS (Local and Foreign Account)	
Personal 25 Leaflet	GHS10.00
Personal 50 Leaflet	GHS15.00
Privilege 50 Leaflet	GHS20.00
Corporate 50 leaflets	GHS 20.00
Corporate 100 Leaflets	GHS 30.00

FOREX CHEQUE CLEARING	
Bank's cheque	\$10
Other bank's cheque	Nil

CASH WITHDRAWAL	
Forex	3.5% of Face Value

MANAGERS CHEQUE/PAYMENT ORDERS/BANKS DRAFT	
Managers Cheque	0.5% of Face Value (GHS5.00-GHS25.00)
Managers Cheque (Non-customer)	0.5% of Face Value (GHS5.00-GHS50.00)
School Fees	GHS 10.00 Flat

INTERBANK SWIFT TRANSFERS	
Local - Ghana Internal Settlement (GIS)	0.35% of Face Value (Min. GHS20; Max. GHS 60)
Local - Forex	1% of Face Value (Min. \$20; Max; \$200)

FIXED DEPOSITS	
Pre-liquidation Charge	20% of Interest Accrued
Cheque Codeline Clearing (CCC) Express Clearing	GHS 40.00 Flat

SERVICES	RATE
AUTOMATED CLEARING HOUSE (ACH) EXPRESS / NEAR REAL TIME PRESENTMENTS	
Corporate and Individual Transfer	0.25% of Total Amount, Min (GHS 10.00) and Max (GHS 60.00)
Salaries	GHS 5.00 PER STAFF

AUTOMATED CLEARING HOUSE (ACH) NORMAL PRESENTMENT	
Corporate and Individual	0.25% of Total Amount, Min (GHS 10.00) and Max (GHS 50.00)
Salaries	GHS 2.00 PER STAFF
Returned Cheques (Individual & Corporate)	N/A

SAVINGS ACCOUNT	
Initial deposit	GHS50
Minimum Operating Balance	GHS 50 (Forfeiture of Interest)
Maintenance fee	Nil
Dormant account maintenance fee	Nil

CURRENT ACCOUNT	
Initial Deposit	Nil
Minimum Operating balance	Nil
Commission on Turnover	
Individuals	GHS2 p/mille
Corporate	GHS2 p/mille
SME	GHS 1,000
Corporate	N/A

FOREIGN CURRENCY/EXCHANGE	
Initial deposit	100(USD, GBP, EUR)
Minimum Operating balance	Nil
Maintenance	Nil
Commission on Turnover	Nil

LENDING FEES	
Commitment fee	
Retail	0.25% - 2%
Corporate	0.25% - 2%

SERVICES	RATE
Processing/Establishment fee	
Retail	0.25% - 2%
Corporate	0.25% - 2%
Guarantee/Mobilization/Performance Bond /Bid security Commissions per quarter	0.20% - 2%
Arrangement fee	
Retail	0.25% - 2%
Corporate	0.25% - 2%
Facility fee	
Retail	0.25% - 2%
Corporate	0.25% - 2%
Insurance fee	
Retail	0.75%
Corporate	N/A (Cash Backed)
	Negotiated with insurance provider if not cash backed
Overdraft processing fee	0.25% - 2%
Early loan repayment penalty	Free
Standing Order (Internal)	Free
Standing Order (External)	0.25% of face value – GHS (min 10 & max GHS60)

CHEQUE CLEARING	
Stopped	GHS 10

AGENCY BANKING	
Account Opening	
Initial Deposit	GHS 20
Minimum Operating Balance	GHS 10
Deposit	Nil
Withdrawal	1% of amount (min 50p – max GHS 10)

SERVICES	RATE
FUNDS TRANSFER (GHS 50,000 PER TRANSACTION)	
Access to Access	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
Tax Collection	Free

CARD SERVICES	
Ezwich	GHS 20
Visa Debit	GHS 20
GH-link	GHS 15
Prepaid Card	GHS 25

GHANA QUICK RESPONSE CODE (GHQR)	
Service	
Ghana Quick Response Code (GHQR)	0.35% of transaction amount, (Min Charge - 0.05p), (Max Charge - GHS 7)
*NB	Zero Fees for Transactions below GHS 10

PUSH AND PULL (*500#)	
Service	
Transfer	1% of transaction amt (Max Charge - GHS 10)

Now you have the power to do more banking

Our **ATMs** and bouquet of digital products (**Access Mobile App, *901#, Access Pay, Access Online, Cards**) are always available for all your banking transactions.

Stay Home. Stay Safe. **Go Cashless.**



For more information

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