

# ACCESS BANK 2021 TARIFF GUIDE



more than banking

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SERVICES	RATE
<b>INWARD REMITTANCE</b>	Free
Return of funds	USD 50
<b>OUTWARD REMITTANCE</b>	
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	
<b>LETTERS OF CREDIT (IMPORT)</b>	
<b>Establishment commission</b>	
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
<b>LETTERS OF CREDIT(EXPORT)</b>	
Advising commission	USD100
Negotiation commission	1% Flat
Postage/Courier	USD100
Cancellation of LC	USD100 + Swift
Expired & Unused LC	No Charge
Transfer of LC	0.5% of LC Value + Swift
Discrepancies	USD100

<b>DOCUMENTARY BILLS FOR COLLECTION</b>	
<b>Handling charges(Import)</b>	
	USD25
Courier	USD100
Handling commission(Export)	USD100
<b>Payment Commission(Import)</b>	
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

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

<b>ACCESS ONLINE</b>	
Retail Customers	Free
Corporate Customers	Free
Daily Transfer Limit	GHS 50,000

SERVICES	RATE
<b>E-BANKING BOUQUET</b>	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	
<b>Money Gram</b> (Receive Only) Limits	Free / Charges borne by sender USD 8,000.00 Or Equivalent in GHS
<b>Western Union</b> (Receive Only) Limits	Free / Charges borne by sender USD 7,500.00 Or Charges In GHS
<b>RIA</b> Limits	Charges borne by sender USD 10,000 or its equivalent in GHS
<b>Zeepay</b> (Receive Only) Limits	Free / Charges borne by Sender £ 6,000 or its equivalent in GH
<b>UnityLink</b> (Receive Only) Limits	Free / Charges borne by Sender £ 6,000 or its equivalent in GHS
<b>ExpressPay</b> (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
<b>TRANSACTIONS (CAN BE INCREASED UPON CUSTOMER'S REQUEST)</b>	
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

<b>VISA PREPAID</b>	
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

<b>PROPRIETARY CARDS</b>	
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

<b>EZWICH CARDS</b>	
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
<b>COMMISSION ON TURNOVER</b>	
Individual Corporate	GHS2.00 Per Mille
<b>STATEMENT PRINTING</b>	
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
<b>COUNTER CHEQUE</b>	GHS15.00
<b>CHEQUE BOOKS (Local and Foreign Account)</b>	
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
<b>FOREX CHEQUE CLEARING</b>	
Bank's cheque	\$10
Other bank's cheque	Nil
<b>CARD WITHDRAWAL</b>	
Forex	3.5% of Face Value
<b>MANAGERS CHEQUE/PAYMENT ORDERS/BANKS DRAFT</b>	
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
<b>INTERBANK SWIFT TRANSFERS</b>	
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)
<b>FIXED DEPOSITS</b>	
Pre-liquidation Charge	20% of Interest Accrued
Cheque Codeline Clearing (CCC) Express Clearing	GHS 40.00 Flat

SERVICES	RATE
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AUTOMATED CLEARING HOUSE (ACH) EXPRESS / NEAR REAL TIME PRESENTMENTS	
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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	
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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	
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Initial deposit	GHS50
Minimum Operating Balance	GHS 50 (Forfeiture of Interest)
Maintenance fee	Nil
Dormant account maintenance fee	Nil

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

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

LENDING FEES	
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<b>Commitment fee</b>	
Retail	0.25% - 2%
Corporate	0.25% - 2%

SERVICES	RATE
<b>Processing/Establishment fee</b>	
Retail	0.25% - 2%
Corporate	0.25% - 2%
Guarantee/Mobilization/Performance Bond /Bid security Commissions per quarter	0.20% - 2%
<b>Arrangement fee</b>	
Retail	0.25% - 2%
Corporate	0.25% - 2%
<b>Facility fee</b>	
Retail	0.25% - 2%
Corporate	0.25% - 2%
<b>Insurance fee</b>	
Retail	0.75%
Corporate	N/A (Cash Backed)
Corporate	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)

<b>CHEQUE CLEARING</b>	
Stopped	GHS 10

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

SERVICES	RATE
<b>FUNDS TRANSFER ( GHS 50,000 PER TRANSACTION)</b>	
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

<b>CARD SERVICES</b>	
Ezwich	GHS 20
Visa Debit	GHS 20
GH-link	GHS 15
Prepaid Card	GHS 25

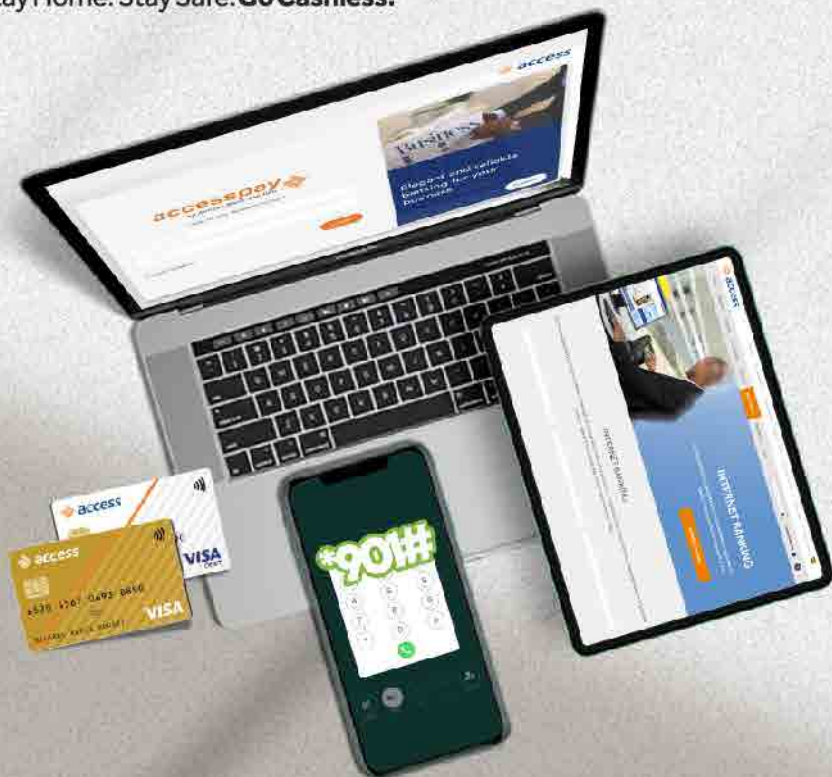
<b>GHANA QUICK RESPONSE CODE (GHQR)</b>	
<b>Service</b>	
Ghana Quick Response Code (GHQR)	0.35% of transaction amount, (Min Charge - 0.05p), (Max Charge - GHS 7)
*NB	Zero Fees for Transactions below GHS 10

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

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