

ACCESS BANK TARIFF GUIDE



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SERVICES	RATE
INWARD REMITTANCE	Free
OUTWARD REMITTANCE	
Foreign Account (FCA)	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	USD25.00, Other Currencies (Equivalent of USD25.00)
CBC	USD25.00, GBP10.00, EUR (As advised by corresponding bank)
Amendment	USD25.00, GBP10.00, USD50.00

INTERNATIONAL BANKING CHARGES	
LETTERS OF CREDIT (IMPORT)	
Establishment commission	
Sight	1% Per Qtr (Min USD100)
31-60days - Deferred	1.25% 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)
100% cash cover	
Sight	1% per quarter
Deferred	1.25% per quarter
Partial cash cover Sight	1% per quarter (min USD100)
Deferred	1.25% per quarter (Min USD100)
Payment Commission	0.75% on LC amount
Negotiation Commission – Corporate	1% Flat USD40, GBP20, EUR30
Negotiation Commission – Others	1% Flat USD40, GBP20, EUR30
Courier (N/A to Import LCs)	USD100
Cancellation of LC	CBC + 25% of CBC
Expired & Unutilized LC	No Charge
Transfer of LC	



SERVICES	RATE
Non-Cash Cover - Establishment Commission:	
• Sight	1% Per Quarter (Min USD100)
• Deferred	1.25% Per Quarter (Min USD100)
• Swift Charge	USD30, GBP15, EUR25
• Confirmation	1% Per Quarter
• Cancellation	CBC + 25% of CBC
• Amendment	USD70

LETTERS OF CREDIT(EXPORT)	
Advising commission	
Customers-Sight	USD100
Processing/Handling fee	
Customers	USD25
Negotiation commission	
Corporate	1% flat of USD20 GBP20 EUR50
Others	1% flat of USD20 GBP20 EUR50
Postage/Courier	USD100
Cancellation of LC	USD100 + Swift
Expired & Unutilized LC	No Charge
Transfer of LC	0.5% of LC Value + Swift
Discrepancies	USD50

DOCUMENTARY BILLS FOR COLLECTION	
Handling charges(Import)	
Customers	USD25
Courier	USD100
Handling commission(Export)	USD100
Payment Commission(Import)	
FCA	0.75% + Swift, Min (USD50, GBP35, EUR40)
FEA	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



SERVICES	RATE
INWARD TRANSFER (Admin. Charges)	Nil

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

CHEQUES	
Stop cheque	GHS 5
Returned cheques-foreign	
By bank	N/A
By foreign bank	N/A

ACCESS ONLINE	
Retail Customers	Free
Corporate Customers	Free
Daily Transfer Limit	GHS 20,000

E-BANKING BOUQUET	GHS3 (Gh-Link), GHS5 (Visa)
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ACCESS MOBILE	
Cost of Text / Request	Free
E-Banking Bouquet	GHS 3.00 with GH Link Card, 5.00 with Visa Card

INTERBANK TRANSFERS	
GHS 1 - 100	0.25% of face value, min 5, max 50
GHS 101 - 500	0.25% of face value, min 5, max 50
GHS 501 - 1000	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



SERVICES	RATE
MTN MOBILE MONEY	
Money Transfer (Cash To Cash)	
GHS 1 - 50	GHS 0.50
Above GHS50	1% of Value
WALLET CASH WITHDRAWAL (AUTOMATICALLY CHARGED BY SYSTEM WHEN TRANSACTION IS BEING PERFORMED)	
GHS 1 - 50	GHS 0.50p
Above GHS50	1% of Value
CASH IN (DEPOSIT)	
No Limit	Free
BILL PAYMENT	
DSTV	3% of Value at Merchant Point
Airtime Top-up	
• GHS1-GHS100	Free
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
REMITTANCE	
Money Gram Liquidation	Free / Charges borne by sender
Limits	USD 8,000.00 Or Equivalent in GHS
Western Union Liquidation	Free / Charges borne by sender
Limits	USD 7,500.00 Or C In GHS
ACCESS DIRECT	
Sending	USD 10 Flat Fee + 1.25% Of Principal
Amount	
Limits	USD 10,000.00 Yearly
Receiving	Free / Charges borne by sender
Limits	No Limit

SERVICES	RATE
RIA	
Liquidation	Charges borne by sender
Receiving	USD 10,000 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

TRANSACTIONS	
ATM on Us - Domestic	Free
ATM Remote on Us - Domestic	GHS 2.00 +0.4% of withdrawal amount
ATM (Remote on Us) - International	GHS 2.00 +0.4% of withdrawal amount
ATM (Remote on Us) - International	\$2 + 2%
POS / Online - Domestic	Free
POS / Online - International	Free
POS Limits	GHS 15,000 Or its equivalent in Forex
ATM Cash Withdrawal Limit – Domestic	GHS 2,000 for visa and GHS 1,000 for GHlink (can be increased upon customer’s request)
ATM Cash Withdrawal Limit - International	Equivalent of GHS2,000 (can be increased upon customer’s request)

VISA PREPAID	
Cost of Card	GHS 25.00
Cost of Loading Cash	GHS 3.00
ATM (Remote on Us) – International	\$2 + 3%
ATM on Us (Cash Withdrawal)	Free

PROPRIETARY CARDS	
• Access Link	
Cost of Card (New)	GHS 10.00
Renewal (Expired)	GHS 10.00
Replacement (Lost)	GHS 10.00
Pin Re-issue	Free



SERVICES	RATE
TRANSACTIONS	
ATM on Us - Local	Free
ATM Remote on Us	GHS1.50
Local Daily Limit Local	GHS 1000

EZWICH CARDS	
Cost of Card (New)	Free
Renewal (Expired)	Free
Replacement (Lost)	Free
Money Transfer	GHS 0.50p - GHS 2.50
Cash Withdrawal	GHS 0.20p - GHS 1.50
Load Funds (Auto)	GHS 0.50p
Balance Enquiry (Print)	GHS 0.10p
Cash Deposits on Smartcards	Free
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)	USD 75
Renewal (Expired)	USD 25
Replacement (Lost)	USD 25
Pin Re-issue	Free
Annual Fee	USD 18
ATM on us (Cash Withdrawal) – Domestic	Free
ATM on us (Cash Withdrawal) – International	0.4% + 2
ATM Remote on us - Domestic	2%
POS/Online(International/Domestic)	Free
Cash Advance Domestic	Free
Cash Advance International	4%
VBYV Authentication Fee	USD 0.25



SERVICES	RATE
PLATINUM CREDIT CARDS	
Cost of Card (New)	USD 100
Renewal (Expired)	USD 25
Replacement (Lost)	USD 25
Pin Re-issue	Free
Annual Fee	USD 18
ATM on us(Cash Withdrawal) – Domestic	Free
ATM on us(Cash Withdrawal) – International	4%
ATM Remote on us - Domestic	2% + 3
POS/Online(International/Domestic)	Free
Cash Advance Domestic	Free
Cash Advance International	3% + 4%
VBYV Authentication Fee	USD 0.25

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

STATEMENT PRINTING	
Monthly Off-cycle Auditors Report	Free
Monthly (regular)	GHS 5.00 GHS10.00
Duplicate(per sheet)	N/A
Screen printed(per sheet)	5 GHS per page

SALARY PROCESSING	Nil (In), GHS1.00 Per Bank (Standard), GHS2.00 Per Bank (Express)
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COUNTER CHEQUE	GHS15.00
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CHEQUE BOOKS	
Personal 50 Leaflet	GHS5.00
Corporate 100 leaflets	GHS10.00



SERVICES	RATE
MANAGERS CHEQUE/PAYMENT ORDERS	
Bank's Customers	0.25% of Face Value (GHS5.00-GHS25.00) / above GHS30,000.00 (GHS25.00)
Non Customers	0.25% of Face Value (GHS5.00-GHS25.00)
School Fees	GHS5.00 Flat
Stopped Cheques	GHS5.00 Flat
Returned (Insufficient funds)	10% (Refer to Drawer-Clearing), free(technical reasons)

INTERBANK SWIFT TRANSFERS	
Local - GIS	0.25% of Face Value (Min. GHS 10; Max GHS 50)
Local - Forex	0.5 Per Cent of Face Value (Min. \$10; Max. \$100)

FIXED DEPOSITS	
Pre-liquidation Charge	20% of Interest Accrued
CCC Express Clearing	0.25% of Face Value, Min(GHS 10.00) and Max(50.00) N/A

ACH EXPRESS PRESENTMENTS	
Corporate and Individual Transfer	0.25% of Total Amount, Min (GHS 10.00) and Max (GHS 50.00)
Salaries	GHS 2.00 PER STAFF

ACH NORMAL PRESENTMENT	
Corporate and Individual	0.25% of Total Amount, Min (GHS 10.00) and Max (GHS 50.00)
Salaries	GHS 1.00 PER STAFF
Returned Cheques (Individual & Corporate)	10% Of Face Value

SAVINGS ACCOUNT	
Initial deposit	GHS10
Minimum Operating balance	GHS5
Maintenance fee	Nil
Dormant account maintenance fee	Nil



SERVICES	RATE
CURRENT ACCOUNT	
Initial Deposit	GHS20
Minimum Operating balance	Nil
Commission on Turnover	
Individuals	GHS2 p/mille
Corporate	GHS2 p/mille
Service Charges	N/A
SME	N/A
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%
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	N/A (Cash Backed)
Corporate	Negotiated with insurance provider if not cash backed

SERVICES	RATE
Overdraft processing fee	0.25% - 2%
Early loan repayment penalty	

CHEQUE CLEARING	
Special (Express)	0.25% of face value – GHS10 (min) & GHS50(max)
Bank's cheque	
Other bank's cheque (Standard clearing)	Free
STANDING ORDER (Branch)	0.25% of face value – GHS (min) & GHS50 (max) (NORMAL), 0.25% of face value – GHS10(min) & GHS50(max)(SPECIAL)

CHEQUES	
Stopped	GHS5
Returned	10%(Refer to Drawer-Clearing), free (technical reasons)

BANK DRAFT(PAYMENT ORDER)	
Customer	0.25% of face value (GHS5-GHS50)
Non - customer	0.50% of face value (GHS5-GHS25)

ATM	
Issuing	GHS10(Gh-Link), GHS20(Visa debit), GHS25 (Visa Prepaid)
Cash machine withdrawal:	
At bank's ATM	Free
At other bank's ATM	GHS1.00 (Gh-Link), GHS2+0.4% (Transaction amount)(Visa Debit and Visa Prepaid)
ATM card maintenance fee	GHS5 per month(Visa), GHS3 per month(Gh-Link)



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FOR MORE INFORMATION

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