



# FAQs Naira Card for Global Spending

RC 125384



# 1. Can I now use my Naira debit card for international transactions?

Yes. You can now use your Naira debit card to make international payments online and abroad, subject to regulatory limits.

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# 2. What card type can I use for international use?

You can use any Access Bank Naira Visa, Mastercard, or Virtual debit card, depending on your account type and the Central Bank of Nigeria (CBN) guidelines.

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# 3. In what currency will my transactions be charged?

You'll be charged in Naira, as all international transactions are converted at Access Bank's Card rate before being deducted from your account.





## 4. What is card rate?

The card rate is the Naira value used to convert your international payment before it is deducted from your account.

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## 5. Why is the card rate different from the official rate?

The Central Bank of Nigeria (CBN) sets the official exchange rate for foreign currency payments.

However, Card payments pass through various channels (merchants, card schemes, switches, and card management systems) that add extra costs.

The card rate reflects the total cost of processing international payments.

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## 6. Can I use my card outside Nigeria?

Yes. Your card can be used for international transactions on POS terminals, ATMs, and online platforms that accept Visa or Mastercard.

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## 7. What is my card Limit?

Visa Classics:	- \$500	Visa Signature:	- \$1,500
Visa Business:	- \$1,500	Virtual Debit Card:	- \$100
Visa Platinum:	- 1,000	Mastercard:	- \$500



## 8. What if I need a higher spending limit?

You can request a Dollar debit or credit card for higher international spend limits.

## 9. Who do I contact for help?

Please call the Access Bank Contact Center on **0700 300 0000**, send an email to **[contactcenter@accessbankplc.com](mailto:contactcenter@accessbankplc.com)**, or visit any of our branches for assistance.

