



Self-Funded Credit Cards FAQs



What is a Self-Funded Credit Card?

A Self-Funded Credit Card gives you access to a credit card you fund yourself, allowing you to set your spending limit and enjoy Credit Card benefits.



Can I get a Self-Funded Credit Card?

To qualify for a Self-Funded Credit Card, you simply need a verifiable source of income, such as:

Salary earners

Small and Medium Enterprises (SMEs)

Government officials

Entrepreneurs

Business executives

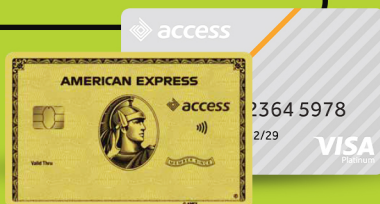
Politicians



What documents are required for me to apply?

The following documents are required:

- ✓ Completed application form
- ✓ \$120 minimum collateral
- ✓ Positive credit checks (by account officer)
- ✓ Valid ID
- ✓ Completed Cryptocurrency attestation form
- ✓ Irrevocable letter of salary domiciliation
- ✓ Letter authorizing the Bank to debit your Naira salary account for USD overdue settlements.





What credit card variants are available?

The Self-Funded Credit Card is available in the following variants:

- a. **American Express (AMEX) Gold**
- b. **Visa Platinum**



How can I apply for a Self-Funded Credit Card?

To apply, visit any Access Bank branch or contact your relationship officer. Select your preferred Credit Card variant, complete, and submit the required documents.



What are the benefits of a Self-Funded Credit Card?

AMEX GOLD

Priority Pass (complimentary annual membership with two free visits)

Car rental benefits (Hertz, Avis, SIXT, including SIXT Gold Status).

Exclusive AMEX merchant partner offers.

Discounts on Booking.com, Red by Dufry, and other partners.

Membership Rewards points (no expiry) and Travel insurance

VISA PLATINUM

24/7 global service.

Discounts at global partner merchants (up to 75% off at select hotels).

Medical and legal referral services.

Purchase Protection (90-day coverage against loss or damage)

Extended warranty (doubles original manufacturer's warranty up to 24 months)





How long does it take for a Self-Funded Credit Card to be processed?

4 to 5 days from the request date. Approved cards can be picked up at your preferred branch.



How can I activate my Credit Card?

Upon collection, please call the Access Bank Premium Support Team on 02012802506, then change your PIN at any Access Bank ATM.



Do I need any collateral to apply for a Self-Funded Credit Card?

Yes, minimum collateral required is \$120 with a maximum spend limit of \$100.



Is there a limit on how much I can spend on my Self-Funded Credit Card?

Yes, there is. It is determined by the amount you fund in your Credit Card account.



Can I increase my spend limit?

Yes, you can. Simply fund your Credit Card account with the required amount.





What are the applicable fees on my Card?

ANNUAL FEE	AMEX GOLD	VISA PLATINUM
<ul style="list-style-type: none">Issuance/Joining Fee *VAT on issuanceAnnual Fee *Late Payment Fee *	<ul style="list-style-type: none">\$3\$0.23\$75\$35	<ul style="list-style-type: none">\$2.78\$0.21\$10\$20
<ul style="list-style-type: none">Card Renewal FeeMonthly Interest RateCurrency Conversion/Mark-up FeeMinimum Entry Limit	<ul style="list-style-type: none">\$32.5%*\$3.5%\$120	<ul style="list-style-type: none">\$2.782.5%*\$3.5%\$120
<ul style="list-style-type: none">Daily Spend Limit (Int'l)Daily Online Spend LimitATM Daily Limit (Int'l)International ATM Cash Withdrawal Fee	<ul style="list-style-type: none">\$20,000\$20,000\$1,0005% of transaction amount	<ul style="list-style-type: none">\$10,000\$10,000\$1,0005% of transaction amount

Joining Fee (Issuance Fee): This is the Card production cost, charged upon activation.

Annual Fee: This is a yearly service fee, charged on the Card issuance anniversary (e.g., if the Credit Card was issued on January 1, 2025, the fee applies on January 1, 2026). It applies to all produced cards, regardless of activation.

Late Payment Fee: This is a penalty for missing the minimum repayment between the 1st and 15th of the following month.

Currency Conversion Fee (Mark-up Fee): This fee applies to cross-currency transactions. It's charged for international transactions in a currency other than USD.

Minimum Entry Limit: This is the minimum amount required as collateral for the Credit Card. The collateral is 120% of the spend limit required.





Can I fund my Card for transactions?

Yes, up to the advised maximum. Your spend limit is dependent on how much you fund your Credit Card.



Can I use my Card anywhere in Nigeria?

Yes, it works on all Nigerian terminals (ATM, POS & online platforms).



Can I use my Card outside Nigeria?

Yes, it is enabled for international transactions on any POS terminal, ATM and online platform that support VISA and AMEX card type.



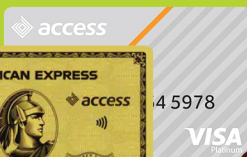
Can I make contactless payment with this Card?

Yes, your Credit Card supports contactless transactions.



Can I request a supplementary Card under my Credit Card?

Yes, supplementary Cards can be issued under your Credit Card to family members, loved ones, or domestic staff.





What is the cost of a supplementary Card?

The issuance cost is the same as the Primary Card:
\$3 (AMEX Gold) and \$2.78 (VISA Platinum).

Annual fees also apply: **\$75 (AMEX Gold) and \$10 (VISA Platinum).**



What benefits will supplementary cardholders get?

Supplementary Credit Cardholders enjoy the same benefits available to the primary card such as lounge access, loyalty points, discounts at select merchants and much more.



Will quarterly/ annual fees apply to supplementary Cards?

Yes, they are charged the same as the Primary Card.



When is my repayment due?

Repayments are due on or before the 15th of the following month (e.g., February 2025 repayment is due by March 15, 2025).



How can I make repayment?

Fund your Credit Card account via direct transfer or cash deposit. Payments must be in the transaction currency (Naira for local, USD for international).





How are international transactions in currencies other than USD charged

All non-USD transactions (e.g., GBP, EUR, Yuan) incur a 3.5% currency conversion fee to USD which is charged to the credit card.



When do I receive my monthly Credit Card statement?

Your Card statement will be sent to you via email at the end of every month.



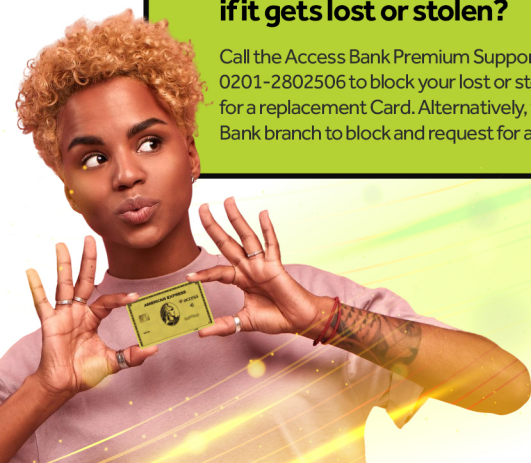
How can I check my Credit Card balance?

Your Card balance will be sent to you via SMS and email after each transaction. Additionally, you will receive an SMS and email statement showing your total spend for the month.



How can I replace my Credit Card if it gets lost or stolen?

Call the Access Bank Premium Support Team on 0201-2802506 to block your lost or stolen card and request for a replacement Card. Alternatively, you can visit any Access Bank branch to block and request for a new Card.





How can I access benefits on my Credit Card?

To learn more about accessing the benefits of the AMEX Gold Credit Card, log into AccessMore mobile app, select 'Cheques and Cards' and then click on 'Amex Loyalty'.

To learn more about accessing the benefits of Platinum Credit Card benefits, visit
<https://www.visa.com.ng/pay-with-visa/find-a-card/platinum.html>



What should I do if I see unauthorized charges on my Card?

Call the Access Bank Premium Support Team on **0201-2802506** to report or send an email to premiumsupportteam@accessbankplc.com along with the transaction details.



Who can I contact for Card-related inquiries?

For any inquiries, please call the Access Bank Premium Support Team on **0201-2802506** or send an email to premiumsupportteam@accessbankplc.com. You can also reach out to your account officer for assistance.



