

TARIFF GUIDE



ACCOUNTS - INDIVIDUAL & SME

	HNI		Mass	AccessU (Youth)			Emerging Business		Financial Inclusion	Access Savings
	Summit	Affluent	My Pay	Clique	Vybe	Horizon	SME Lite	SME Biz	Live B3ta	
Minimum Opening Balance	Nil	Nil	Nil	GHS 20	GHS 20	GHS 50	GHS 1000	GHS 100	GHS 20	GHS 50
Operating Balance	Nil	Nil	Nil	Nil	Nil	Nil	-	Nil	Nil	Nil
Commission to Turnover	-	-	-	-	-	-	-	-	-	Nil
Card Issuance Fee	GHS 250 Infinite, GHS 100 Platinum	GHS 100	GHS 30	GHS 30	GHS 30	GHS 30	-	GHS 60	-	-
Service Fee	GHS 120/month	GHS 50	GHS 15 -20/month	-	-	-	-	GHS 50/month	Nil	-
Card Maintenance Fee	GHS 90/quarter (Infinite Debit), GHS 100/year (Platinum Credit)	GHS 50/quarter (Signature Debit), GHS 100/year (Platinum Credit)	GHS 20/quarter (Gold Debit), GHS 100/year (Platinum Credit), GHS 5/year (GH-Link)	GHS 10/quarter	GHS 10/quarter	GHS 10/quarter	-	GHS 60/quarter	-	Nil
Withdrawal Limit	-	-	-	-	-	-	1 free withdrawal/month	-	Nil	3 free withdrawals/month (GHS 5 charge after 3rd withdrawal)
Interest	-	-	-	-	-	-	-	-	-	1% p.a on GHS 1000 and above

ACCOUNTS - CORPORATE

	Corporate Current	Corporate Savings
Minimum Opening Balance	GHS 500	GHS 3000
Minimum Operating Balance	Nil	GHS 1000
Commission to Turnover	Nil	0.5% p.a on GHS 3000 & above
Minimum to Earn Interest	Nil	GHS 3000
Maintenance Fee	-	Nil
Service Fee	Nil	Nil

GENERAL BANKING SERVICES

Cheques & Clearing	
Item	Rate
Individual Cheque Book (50 Leaflets)	GHS 60
Individual Cheque Book (100 Leaflets)	GHS 120
Foreign Cheque Book (100 Leaflets)	USD 10 /GBP 9/ EUR 8
Manager's/Bank's Cheque for Customers	0.5% of amount (Min GHS 10, Max GHS 30)
Manager's/Bank's Cheque for Non-Customers	0.5% of amount (Min GHS 20, Max GHS 60)
Counter Cheque per Leaflet	GHS 50
Stop Cheque	GHS 50
Local Clearing	Free
Special Clearing	GHS 50

FX Charge	
Item	Rate
Off-the-Counter (OTC) FX Withdrawal	6% of face value per withdrawal

Statement	
Item	Rate
Monthly e-Statement	Free
Adhoc Statement (normal A4)	GHS 10/page
Visa Statement (On Letterhead)	GHS 10/page

Standing Orders	
Item	Rate
Internal	Free
External	GHS 5

Lending	
Item	Pricing
Lending Fee	0.10%-3%
Processing/ Establishment Fee	0.10%-3%
Guarantee/Mobilization/ Performance Bond/Bid Security Commissions per Quarter	0.10%-3%
Arrangement Fee	0.10%-3%
Facility Fee	0.10%-3%
Insurance Fee	0.10%-1%

International Card Transactions	
Item	Rate
ATM Surcharge on Not-On-Us Card Transactions	GHS 30

Additional Banking Services	
Item	Rate
Introductory Letter	GHS 100
Clearance/Comfort Letters	GHS 100
Letter to Auditor / Auditor Confirmation	GHS 100

DOMESTIC FUNDS TRANSFER

Transaction Type	Rate
GIS Transaction processing fee/ Local-GIS	Individual - 0.50% of Face Value (Min. GHS 30, Max GHS 50) Corporate -0.50% of Face Value (Min. GHS 30, Max GHS 80)
Local – Forex Cheque Clearing (MT 205)	\$25 (equivalent in other currencies) per cheque
Interbank settlement of FX Payment (MT205) / Local - Forex	1% of Face Value (Min. \$30, Max. \$200)
Request to enter payment manually	GHS 600 per transaction (customer)
Request for cancellation of payment	GHS 350 per transaction (customer)

TRADE SERVICES

Letters of Credit (Export)	
Item	Rate
Postage/Courier	USD 100
LC Advising fee	USD 200

Documentary Collections	
Item	Rate
Handling charges (Import)	\$25
Courier	\$100
Handling Commission	\$25
Payment Commission	0.75% (Minimum \$50 /Eur 40 /GBP 35)
Swift	\$30

Transfers	
Item	Rate
Outward Transfer	
Swift	\$30
Transfer Commission	0.75% (Minimum \$50 /Eur 40 /GBP 35)
Inward Transfer	
Admin Charges	Nil

100% Cash Covered/Fully Covered L/Cs (Imports)	
Item	Rate
Establishment-Sight 1% & deferred 1.25%	1%-1.25% on LC Amount minimum \$100
Revolving/Standby L/C	1%-1.25% on LC Amount minimum \$100
Partial Cash Cover Sight	1.25% on LC Amount minimum \$100
Deferred	1.5% on LC Amount minimum \$100
Payment Commission	0.75% on Document Amount minimum \$50
Cancellation of LC	\$100
Expired & Unutilized LC	No charge
Transfer of LC	\$100
Swift	\$30
Amendment Fee	\$70
Discrepancy	\$100,GBP80,EUR90

AGENCY BANKING

Item	Rate
Initial Deposit	GHS 200
Closa Savings Interest	1%
Pricing Funds Transfer (Inter)	1% of amount (Min GHS 0.50p, Max GHS 10)
Bill Payment per Service Provider	Free
Airtime Purchase	Free
Debit Card Request	GHS 20

CROSS-BORDER PAYMENT SOLUTIONS

Item	Rate
PAPSS	2% of Principal (\$2min - \$100max)
AccessAfrica	\$5 +1% of Principal (Account Holder)
	\$7 + 1.5% of Principal (Non-Account Holder)

DIGITAL BANKING

Bank Account to MoMo Wallet	
Item	Rate
MTN	
AT	1% of Amount (capped at GHS 10, Min 50p)
Telecel	

MoMo Wallet to Bank Account	
Item (Mobile app & *500#)	Rate
MTN	
AT	Free
Telecel	

MoMo Wallet to Bank Account	
Item (*901#)	Rate
MTN	1% of Amount (capped at GH¢20, Min 50p)
AT	
Telecel	1.5% of Amount (capped at GH¢20, Min 50p)

Transfers	
Item	Rate
GIP	1% of the Amount capped at GHS10 minimum 50p
ACH Normal	Salary/Allowance/Bonus - GHS 3 irrespective of the amount Others - 0.25% of the amount minimum GH 10 and Maximum GH50
ACH Express	Salary/Allowance/Bonus - GHS 4 irrespective of the amount Others - 0.25% of the amount minimum GHS 10 and Maximum GH50
ACH NRT	Salary/Allowance/Bonus - GHS 5 irrespective of the amount Others - 0.25% of the amount minimum GHS 10 and Maximum GH60
USD to Other Banks	1% of the amount minimum USD 20 and Maximum USD 200

Other	
Item	Rate
Bill Payments	Free
Airtime Topup	
Statutory Payment	
Merchant Payment	

MERCHANT SOLUTIONS

POS	
Item	Rate
One-Time Setup Fee	GHS 100
Monthly Fee	GHS 10
Merchant Services Commission	Min 2.5% - Max 3.5%
Non Utilisation Fee	GHS 100 per month of inactivity
VisaDirect	0.25% of face value per transaction

E-Commerce	
Item	Rate
One-Time Setup Fee	GHS 1000
Monthly Fee	GHS 450
Merchant Services Commission	Min 2.5% - Max 3.5%
Non Utilisation Fee	Nil

GhQR	
Item	Rate
One-Time Setup Fee	Nil
Monthly Fee	Nil
Merchant Services Commission	0.35% of Amount (capped at GHS 7)
Non Utilisation Fee	Nil

CARDS

Visa Platinum Prepaid	
Item	Rate
Card Issuance Fee	GHS 40 (Platinum)
Loading Fee	GHS 3
Pin Registration Fee	Nil
ATM On Us (Access Bank ATM)	Free
ATM Not-On-Us (Local)	GHS 3 + 1%
ATM International	\$2 + 3%
POS & Online Payment	Free
Optional Issuer Fee (OIF) - International	7.5%

Visa Gold	
Item	Rate
Card Issuance Fee	GHS 30
Replacement Fee	GHS 30
Maintenance Fee	GHS 20/quarter
Pin Registration Fee	Free
ATM On Us (Access Bank ATM)	Free
ATM Not-On-Us (Local)	GHS 3 + 1%
ATM International	\$2 + 3%
POS & Online Payment	Free
Optional Issuer Fee (OIF) International	7.5%

Visa Signature	
Item	Rate
Card Issuance Fee	GHS 100
Replacement Fee	GHS 100
Maintenance Fee	GHS 50/quarter
Pin Registration Fee	Free
ATM On Us (Access Bank ATM)	Free
ATM Not-On-Us (Local)	GHS 3 + 3%
ATM International	\$2 + 3%
POS & Online Payment	Free
Optional Issuer Fee (OIF) International	7.5%

Visa Infinite	
Item	Rate
Card Issuance Fee	GHS 250
Replacement Fee	GHS 250
Maintenance Fee	GHS 90/quarter
Pin Registration Fee	Free
ATM On Us (Access Bank ATM)	Free
ATM Not-On-Us (Local)	GHS 3 + 2%
ATM International	\$3 + 3%
POS & Online Payment	Free
Optional Issuer Fee (OIF) International	7.5%

Virtual Prepaid	
Item	Rate
Card Issuance Fee	GHS10
Replacement (Lost)	GHS10

Visa Business	
Item	Rate
Card Issuance Fee	GHS 60
Replacement Fee	GHS 60
Maintenance Fee	GHS 60/quarter
Pin Registration Fee	Free
ATM On Us (Access Bank ATM)	Free
ATM Not-On-Us (Local)	GHS 3 + 1%
ATM International	\$2 + 3%
POS & Online Payment	Free
Optional Issuer Fee (OIF) International	7.5%

GH-Link	
Item	Rate
Card Issuance Fee	GHS 20
Replacement Fee	GHS 20
Maintenance Fee	GHS 5/year
Pin Registration Fee	Free
ATM On Us (Access Bank ATM)	Free
ATM Not-On-Us (Local)	GHS 2
POS	Free

Visa Platinum Credit	
Item	Rate
Card Issuance Fee	GHS 100
Replacement (Lost)	GHS 100
Renewal (Expired)	GHS 100
Maintenance Fee	GHS 100/year
Pin Registration Fee	Free
ATM On Us (Access Bank ATM)	Free
ATM Not-On-Us (Local)	GHS 3 + 2%
Other Banks ATM (International)	4%
Cash Advance Domestic	Free
POS & Online Payment	Free
Late Payment Fee	GHS 50
Minimum Monthly Repayment	20% of utilized amount
Insurance (Not Applicable to Cash-Backed Cards)	0.30% of limit amount
Optional Issuer Fee (OIF) International	7.5%

Visa Infinite Credit	
Item	Rate
Card Issuance Fee	GHS 250
Replacement (Lost)	GHS 250
Maintenance Fee	GHS 250/year
Pin Registration Fee	Free
ATM On Us (Access Bank ATM)	Free
ATM Not-On-Us (Local)	GHS 3 + 2%
Other Banks ATM (International)	\$3 +3%
Cash Advance Domestic	Free
POS & Online Payment	Free
Late Payment Fee	GHS 100
Minimum Monthly Repayment	20% of utilized amount
Insurance (Not Applicable to Cash-Backed Cards)	0.30% of limit amount
Optional Issuer Fee (OIF) International	7.5%

USD Debit	
Item	Rate
Card Issuance Fee	\$10
Replacement (Lost)	\$10
Maintenance Fee	\$1/month
Pin Registration Fee	Free
ATM On Us (Access Bank ATM)	Free
ATM Not-On-Us (Local)	\$3 + 1%
Other Banks ATM (International)	\$3 + 2%
POS & Online Payment	Free
Online Payment	Free
Optional Issuer Fee (OIF)	7.5%

USD Prepaid	
Item	Rate
Card Issuance Fee	\$10
Replacement (Lost)	\$10
Maintenance Fee	\$18/annum
Pin Registration Fee	Free
ATM On Us (Access Bank ATM)	Free
ATM Not-On-Us (Local)	\$1 + 1%
Other Banks ATM (International)	\$4 + 3%
POS	Free
Online Payment	Free
Optional Issuer Fee (OIF)	7.5%
Loading Fee	1% capped at \$3/Load

USD Platinum Credit	
Item	Rate
Card Issuance Fee	\$25
Replacement (Lost)	\$25
Maintenance Fee	\$18/annum
Pin Registration Fee	Free
ATM On Us (Access Bank ATM)	Free
ATM Not-On-Us (Local)	\$3 +2%
Other Banks ATM (International)	4%
Cash Advance Domestic	Free
POS & Online Payment	Free
Late Payment Fee	\$10
Minimum Monthly Repayment	20% of utilized amount
Insurance (Not Applicable to Cash-Backed Cards)	0.30% of limit amount
Optional Issuer Fee (OIF) International	7.5%

USD Infinite Credit	
Item	Rate
Card Issuance Fee	\$40
Replacement (Lost)	\$40
Maintenance Fee	\$20/annum
Pin Registration Fee	Free
ATM On Us (Access Bank ATM)	Free
ATM Not-On-Us (Local)	\$3 +2%
Other Banks ATM (International)	4%
Cash Advance Domestic	Free
POS & Online Payment	Free
Late Payment Fee	\$15
Minimum Monthly Repayment	20% of utilized amount
Insurance (Not Applicable to Cash-Backed Cards)	0.30% of limit amount
Optional Issuer Fee (OIF) International	7.5%