



Business More account



Business More

When it comes to your business, you want to bank with someone who understands your priorities as a business owner – and as an individual. At Access Bank, we're all about forging personal relationships with you so that you can access everyday ease for your business.

Our Business More transactional account is made for small to medium sized enterprises with an annual turnover of between R5m to R50m per annum.

You'll pay just one fixed monthly fee R150* for all the conveniences you'd expect from a business bank account, from card swipes and online purchases to debit orders, beneficiary payments and internet banking. Besides fees for depositing and withdrawing cash there are no other hidden fees and no surprises – **just one fixed monthly fee.**

**This offer is only valid for all new business banking transactional accounts opened from 1 July 2022.*

Frequently used transactions are free

MONTHLY FEE	R149.99
FREQUENTLY USED TRANSACTIONS	
Local POS Transactions Fee	FREE
Inter Account Transfer Fee	FREE
Immediate Payment (RTC) Fee	FREE
Beneficiary Payment Fee	FREE
Access-to-Access Beneficiary Fee	FREE
Debit Order Fee	FREE
Notification Fee	FREE
Statement Fee	FREE
Monthly Overdraft Fee	FREE
Online Purchase Fee	FREE
Internet Banking Monthly Subscription Fee plus 2 users	FREE

DEPOSIT FEES

Cash Deposit at Absa Branch	R7.95 + R2.00/R100 (Minimum R50.00)
Cash Deposit at Absa ATM	R5.95 + R1.00/R100
Deposit at Retailer with Debit Card	FREE (Fee is levied by the Retailer)

CASH WITHDRAWAL FEES

Any ATM Withdrawal - Local	R10 + 2% of amount
Any ATM Withdrawal - International	R78.00
Cash Withdrawal at POS	R3.00
Cash Withdrawal with Purchase at POS	R3.00
POS Cash Advance Fee	R3.00
POS with Cash Bank Fee	R3.00
International POS Cash Withdrawal Fee	2.75% of transaction
International POS With Cash Back Fee	2.75% of transaction
Cash Withdrawal at ABSA Cash Centre Fee	R70.00 + 2.5% on the amount

BRANCH FEES

Inter-Account Transfers	R50.00
Access-to-Access Payment	R125.01
Beneficiary Payment	R125.00
Immediate Payment (RTC)	R150.00
Recurring Beneficiary Payment Setup	R125.01
Stop Payment at Suite	R116.50
Recurring Access to Access Payment Setup	R125.01

PENALTY FEES

DECLINED TRANSACTION INSUFFICIENT FEES

POS Purchase (Point of Sale)	R5.00
ATM - Local	R8.60
ATM - International	R11.50
Honouring Fee	R350.00
Excess Fee	R290.00
International POS Insufficient Funds Fee	R11.50

PAYMENT FEES

Pos Purchase - International	2,75% of transaction
ATM Airtime Purchase Fee	R0.49
International POS Purchase Fee	2.75% of transaction
International Online Purchase Fee	2.75% of transaction
Electricity Purchase Fee	R1.50
Airtime and Data Fee	R1.00

BALANCE ENQUIRY FEES

POS Balance Enquiry Fee	R8.00
International ATM Balance Enquiry Fee	R8.00
International POS Balance Enquiry Fee	R8.00
Balance Enquiry at Suite	R9,00
Balance Enquiry at ATM	R8,00

OTHER BANKING FEES

Card First Card	Free
Replacement Card	R150,00
Deposit Book	R165,00
Document Retrieval Fee	R100,00
Auditors Certificate	R530,00
Card Courier Fee	R85,00
Debit Orders Disputes	R47,50
Electronic Banking Tracing Fee	R62,00
Stop Payment Fee	R116.50
Communication Fee (SWIFT)	R150
Internet Banking Recall Fee	R403
CPS Monthly Fee	Free
IVS Fee	Free
Bank Code Report on Party Fee	R160.00

Full General Report on Party Fee	R230
Valuation and Inspection Fee	R0.01
Viewing tapes at Cash Centre Fee	R506.00
Early Settlement Penalty Fee	R0.01
Initiation Fee	1,50%, min R3005
Temporary Excess Fee	0,4%, Min R3650
Extension of Temporary Excess Fee	0,4%, Min R2000
Manual Extension Fee	0,4%, Min R2000
Extension Fee	0.4% Min R3650
Credit Facility Renewal Fee	0,4%, Min R3650
Guarantee Amendment Fee	0,4%, Min R3650
Guarantee Cancellation Fee	R1710
Credit Dispute Fee	Free
Unutilised Overdraft Fee	On Application
Internet Banking Recall	R403.00

www.southafrica.accessbankplc.com

To find one of our branches go to :
<https://southafrica.accessbankplc.com/contact/>

Fees and charges in respect of banking products and services are reviewed annually. These fees and charges are listed as inclusive of VAT. Charges products and services may be amended during the course of the year. The Bank will notify you of such changes, providing at least 30 days' notice of these changes.

Access Bank South Africa Limited

Registration Number: 1947/025414/06. An Authorised Financial Services Provider (FSP 5865). A Registered Credit Provider (NCRCP 6).