



2025 Pricing

Transactional and Electronic
Banking Fees

Effective 01 February 2025

Business Banking Fees

1. MONTHLY ACCOUNT FEES

Individual – CURRENT ACCOUNT (minimum balance of R100)	R99.00
Business – CURRENT ACCOUNT (minimum balance of R100)	R224.00

2. DEPOSIT FEES

Cash Deposit Fees – Branch	R9.00 + R2 / R100 (min deposit of R50)
Cash Deposit Fees – ATM	R6.50 + R1.30 / R100
Deposit at Retailer with Debit Card	FREE (Fee is levied by the Retailer)

3. WITHDRAWAL FEES

CASH WITHDRAWAL

Any ATM Withdrawal – Local	R16.00 + 2% of amount
ATM Withdrawal – International	R78.00
Cash Withdrawal at POS	R5.00
Cash Withdrawal with purchase at POS	R3.00

4. INTERNET BANKING FEES

Monthly Subscription – 1st user	FREE
Monthly Subscription – User 2 – 10	R300.00
Recall Fee	R403.00

5. PAYMENT FEES

POS PURCHASES (POINT OF SALE)

Pos Purchase - Local	R5.65
Pos Purchase - International	2.75% of transaction

INTERNET BANKING / APP

Inter-account Transfers	FREE
Access To Access Payment	R13.00
Beneficiary Payment	R13.00
Immediate Payment (RTC)	R50.00

BRANCH

Inter-account transfers	R70.00
Access To Access Payment	R135.00
Beneficiary Payment	R150.00
Immediate Payment (RTC)	R150.00
Recurring Beneficiary Payment Setup	R135.00
Stop Payment at Suite	R116.50

DEBIT ORDERS

Debit Order External	R18.00
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6. PENALTY FEES

DECLINED TRANSACTIONS INSUFFICIENT FEES

• POS Purchase (Point of Sale)	R8.50
• ATM - Local	R8.50
• ATM - International	R11.50
Honouring Fee	R350.00
Excess Fee due to debit order - insufficient funds	R290.00

7. ENQUIRY AND STATEMENT FEES

Proof of Payment Notifications SMS / Email	R1.00
Balance Enquiry at ATM	R8.00
Balance Enquiry at Suite	R9.00
First eStatement	FREE
Statements at Suite	R52.50 per page
Internet Banking Statement	FREE

8. OTHER BANKING FEES

Replacement Card	R150.00
Auditors Certificates	R550.00
Card Courier Fee	R85.00
Debit Orders Disputes	R55.00

Fees 2025

Fees and charges in respect of banking products and services are reviewed annually and become effective from 01 February 2025. 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.

Business Banking Fees

FLAT FEE ACCOUNTS

1. MONTHLY ACCOUNT FEES

Business Excel (minimum balance of R100)	R265.00
Business More (minimum balance of R100)	R160.00

2. 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

3. CASH WITHDRAWAL FEES

Any ATM Withdrawal - Local	R16.00 + 2% of amount
Any ATM Withdrawal - International	R78.00
Cash Withdrawal at POS	R5.00
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	R77.00 + 2.65% of amount

4. DEPOSIT FEES

Cash Deposit Fees – Branch	R9.00 + R2 / R100 (min deposit of R50)
Cash Deposit Fees – ATM	R6.50 + R1.30 / R100

5. BRANCH FEES

Inter-Account Transfers	R70.00
Access-to-Access Payment	R150.00
Beneficiary Payment	R150.00
Immediate Payment (RTC)	R150.00
Recurring Beneficiary Payment Setup	R135.00
Stop Payment at Suite	R116.50
Recurring Access to Access Payment Setup	R135.00

6. PENALTY FEES

DECLINED TRANSACTION INSUFFICIENT FEES

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

7. PAYMENT FEES

POS Purchase - International	2.75% of transaction
International POS Purchase Fee	2.75% of transaction
International Online Purchase Fee	2.75% of transaction
Electricity, Data and Airtime Online Purchase	R1.70

8. 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

9. OTHER BANKING FEES

Replacement Card	R150.00
Auditors Certificate	R550.00
Card Courier Fee	R85.00
Debit Orders Disputes	R55.00
Electronic Banking Tracing Fee	R62.00
Stop Payment Fee	R116.50
Internet Banking Recall Fee	R403.00

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

Business Banking Fees

DIAMOND ADVANTAGE ACCOUNT

1. MONTHLY ACCOUNT SERVICE FEES

TURNOVER	MONTHLY ACCOUNT SERVICE FEE
Less than R5m (minimum balance of R100)	R60.00 per month Pay-as-you-Transact for other transactions

2. MONTHLY ACCOUNT FEES

Minimum Balance	R100.00
Monthly Overdraft Fee	R69.00
Internet Banking Monthly Fee	FREE for 1st user

3. PAY-AS-YOU-TRANSACTION FEES

Cash Deposit Fees – ATM	R6.50 + R1.30 / R100
Cash Deposit Fees – Branch	R6.50 + R1 / R100
Cash Withdrawal Fees – Saswitch ATM	R16.00 + R2% of amount
Cash Withdrawal Fees – Retailer	R5.00 (no purchase) R3.00 (with purchase)
Debit Card Swipe (Point of Sale)	R4.00
Beneficiary / Bill Payment – Internet Banking	R9.00
Beneficiary / Bill Payment – Branch	R120.00
Access to Access Beneficiary Payment at Branch	R120.00
Recurring Payment Set-Up Fee – in Branch	R80.01
Inter-account Transfer – Internet Banking	FREE
Inter-account Transfers – Branch	R58.00
Debit Orders – External	R18.00
Immediate Payment – Internet Banking	R25.00
Immediate Payment – Branch	R150.00
Declined Transaction Insufficient Funds ATM / POS Purchase (point of sale)	R8.50

Debit order returned due to Insufficient Funds	R100.00 (per item)
Replacement Card	R150.00
Card Courier Fee	R69.00
Balance enquiry – Saswitch ATM	R8.00
Balance enquiry – Branch	R8.00
SMS Notifications	FREE
Proof of Payment Notifications	SMS – R0.60 Email – R0.60
First eStatement	FREE
Duplicate Statements – Internet Banking	FREE
Duplicate Statements – Branch	R32.00 per page
Local Swift Fee	R160.00
Stop Payment at Branch	R60.00
Debit Order Dispute	R55.00
ATM Withdrawal – International	R78.00
POS (Point of Sale) – International	2.75% of transaction
Balance Enquiry at ATM – International	R8.00
International POS / ATM Insufficient Funds Fee	R11.50

Note: All % fees are VAT inclusive.

Foreign Exchange Banking Fees

1. CROSS BORDER PAYMENTS

	RETAIL	BUSINESS
Cross-border Outward SWIFT	0.575% min R160.00 max R485.00	R550.00
Cross-border Inward SWIFT (Local and Foreign Currency)	R200.00	
Payments between Access Bank foreign currency accounts	R65.00	
Local SWIFT (RTGS) – In Branch	R175.00	
Local SWIFT (RTGS) – On-line	R75.00	
Query Fee	Local – Foreign Bank Charges + R210.00 (minimum) Foreign – Foreign Bank Charges + R500.00 (minimum)	
Amendment and Cancellation Fee	Charges passed on from foreign bank	
Return of Funds (deduct from proceeds)	50 notional of payment currency	
Deal Extension Fee	P&L + R1 000.00	
Our Fees	Charges passed on from foreign bank (Select Access Bank Fees on BOP Form minimum R920.00)	

2. FOREIGN NOTES AND TRAVEL CARD

Purchase / Sale commission	Inter Africa
Travel card	Inter Africa

3. TO / FROM FOREIGN CURRENCY ACCOUNT

	RETAIL	BUSINESS
Conversion to / from Foreign currency account	R160.00	R370.00

4. EXCHANGE CONTROL APPLICATION

	RETAIL	BUSINESS
Reserve Bank application	R1 500.00	
Loan application	R1 500.00	
Urgent application		R2 200.00
Surcharge on complex applications		R750.00 per hour
Renewals	R750.00	
Proof of importation first reminder		FREE
Proof of importation second reminder		R100.00
Proof of importation third reminder		R200.00

5. ENQUIRY AND STATEMENT FEES

Within 3 months	FREE
Statement / proof of payments / documents (greater than 3 months)	R33.00 per page

6. INWARD FOREIGN BILLS FOR COLLECTION

	BUSINESS
Handling at Sight and Acceptance	0.32% min R1 050.00

7. OUTWARD FOREIGN BILLS FOR COLLECTION

	BUSINESS
Handling at Sight and Acceptance	0.32% min R1 050.00
Amendment Fee	Foreign Bank Charges + R210.00 (minimum)
Query Fee	Foreign Bank Charges + R210.00 (minimum)
Courier Charges	Foreign Bank Charges + R210.00 (minimum)

8. IMPORT LETTERS OF CREDIT

	BUSINESS
Establishment at Sight & Acceptance	Risk based fee (base fee 0.5% per quarter, min R2 100.00)
Amendment Fee	Foreign Bank Charges + R210.00 (minimum)
Query fee	Foreign Bank Charges + R210.00 (minimum)
Amendment Fee Per Loan	Foreign Bank Charges + R300.00 (minimum)
Acceptance Fee	Risk based fee
Confirmation	Risk based fee
Discrepancy Fee (charged to overseas bank / deducted from proceeds)	USD50

9. EXPORT LETTERS OF CREDIT

	BUSINESS
Advise Fee	R700.00 Access Bank Customer R1 000.00 Non-customer
Negotiation	0.3% min R3 000.00
Service on Document Checking and Payment Tracking	0.173% min R1 100
Courier Charges	Charges passed on from courier

10. GUARANTEES

Performance Guarantee Minimum	Risk-based fee, min R2 400.00
Financial Guarantee Minimum	Risk-based fee, min R2 400.00

Fees 2025

Retail Banking Fees

ACCESS CURRENT ACCOUNT

1. MONTHLY ACCOUNT FEES

Monthly Service Fee (minimum balance of R20.00)	R7.00 per month Pay-as-you-transact for other transactions
Internet Banking Monthly Fee	FREE

2. PAY-AS-YOU-TRANSACTION FEES

Cash Deposit Fees – ATM	R4.00 + R1.30 / R100
Cash Withdrawal Fees – Saswitch ATM	R12.00 + R2.50 / R100
Cash Withdrawal Fees – Retailer	R5.00 (no purchase) R3.00 (with purchase)
Debit Card Swipe (Point of Sale)	R2.00
Beneficiary / Bill Payment – Internet Banking	R2.20
Beneficiary / Bill Payment – Branch	R120.00
Inter-account Transfers – Internet Banking	FREE
Inter-account transfers – Branch	R58.00
Debit Orders	R4.00
Immediate Payment – Internet Banking	R25.00
Immediate Payment – Branch	R150.00
Stop Payment	R60.00
Declined Transaction Insufficient Funds – ATM	R8.50
Dishonoured payment due to Insufficient Funds	R8.50
Debit order returned due to Insufficient Funds	R8.50

Replacement Card	R70.00
Balance Enquiry – Saswitch ATM	R3.00
SMS Notifications	FREE
Proof of Payment Notifications	SMS – R0.40 Email – FREE
First eStatement	FREE
Duplicate Statements – Internet Banking	FREE
Duplicate Statements – Branch	R32.00 per page
ATM Withdrawal – International	R78.00
POS – International	2.75% of transaction
Balance Enquiry at ATM – International	R8.00
USSD Transaction Fee	R1.00 (per transaction)

3. VALUE ADDED SERVICES

Electricity, Data and Airtime Online Purchase	R1.70
Deposits at retailers (E.g. Shoprite)	FREE with Access Bank*

*NOTE: Please note that retailers charge a fee of R20 per transaction, which is not a bank fee.

Note: All % fees are VAT inclusive.

Retail Banking Fees

ACCESS CURRENT ACCOUNT NON-RESIDENT

1. MONTHLY ACCOUNT FEES

Monthly Service Fee (minimum balance of R50.00)	R57.50 per month Pay-as-you-transact for other transactions
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2. PAYMENTS IN AND OUT OF SA

Outward SWIFT fee	0.575% min R160.00 max R485.00
Cross-border Inward SWIFT (local and foreign currency)	R200.00
SWIFT query	Foreign Bank Charges + R210 (minimum)
SWIFT amendment and cancellation	Foreign Bank Charges + R210 (minimum)
Local SWIFT (RTGS) – In Branch	R175.00
Local SWIFT (RTGS) – On-line	R75.00
SWIFT Amendment and Cancellation	Foreign Bank Charges + R210 (minimum)

3. FCA OFFERED IN USD, GBP, EUR AND CAD

Monthly Management Fee	FREE
Transfer to or from Rand Account	0.50% min R173.91 max R621.74
Coverion to / from foreign currency account	R160.00
Outward Swift Fee	Refer to foreign exchange section above
Payments between Access Bank FCA	R65.00
Inward International Payment	FREE

4. PRICING WHEN USING THE ACCOUNT WITHIN SA

PAYMENTS IN AND OUT OF SA

Cash Deposit Fees – ATM	R3.50 / R100.00
Deposit at Retailer with debit card	FREE*
	*(Fee is levied by the Retailer)

WITHDRAWAL FEES

Cash Withdrawal Fees – Saswitch ATM	R12.00 + R2.50 / R100.00
Cash Withdrawal Fees – Retailer	R4.35 (no purchase) R2.61 (with purchase)

PENALTY FEES

Declined Transaction Insufficient Funds	R8.50
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PAYMENT FEES

Beneficiary / Bill Payment	Branch	R210.00
Inter-account Transfers	Branch	R50.00
Access to Access Payment	Branch	R125.00
Stop Payment		R52.17
SMS Notifications		FREE
Proof of Payment Notifications	SMS	R0.35
	Email	FREE

5. OTHER BANKING FEES

Replacement Card		R70.00
Courier Card Fee	Local	R60.00
	Outside South Africa	POA
Balance Enquiry – Saswitch ATM		R2.61
First eStatement		FREE
Duplicate Statements	Internet Banking	FREE
	Branch	R32.00 per page
USSD Transaction Fee		R1.00 (per transaction)

Note: All % fees are VAT inclusive.

Retail Banking Fees

ACCESS WEALTH DIAMOND ACCOUNT

1. MONTHLY ACCOUNT FEES

Monthly Savings Account Fee	FREE
Monthly Current Account Fee (minimum balance of R100.00)	R499.00
Unutilised Facility Fee	FREE
Monthly Overdraft Fee	R69.00
Internet Banking Monthly Subscription Fee 2+ Users	R300.00

2. DEPOSIT FEES

Cash Deposit Fees – Branch	R9.00 + R2.00 / R100 (Min deposit of R50)
ABSA ATM Cardless Cash Deposit Fees	R4.00 + R1.30 / R100
Cash Deposit at Retailer	FREE

3. WITHDRAWAL FEES

ATM Cash Withdrawal Fee	FREE
POS Cash Advance Fee	FREE
POS With Cash Back Fee	FREE
International ATM Cash Withdrawal Fee	R78.00
International POS Cash Withdrawal Fee	FREE
International POS with Cash Back Fee	FREE

4. TRANSACTION FEES

POS Purchase Fee	FREE
POS Pre-Purchase Fee	FREE
Online Purchase Fee	FREE
ATM Airtime Purchase Fee	FREE
International POS Purchase Fee	2.75 % of transaction
International Online Purchase Fee	2.75 % of transaction
USSD Transaction Fee	R1.00 (per transaction)

5. BALANCE ENQUIRY FEES

ATM Balance Enquiry Fee	FREE
POS Balance Enquiry Fee	FREE
International ATM Balance Enquiry Fee	FREE
International POS Balance Enquiry Fee	FREE
Balance Enquiry Fee in Branch	R8.00

6. PENALTY FEES

ATM Insufficient Funds Fee	FREE
POS Insufficient Funds Fee	FREE
International ATM Insufficient Funds Fee	FREE
International POS Insufficient Funds Fee	FREE
Debit Order Dispute Fee	R55.00

7. ONLINE SELF-SERVICE FEES

Inter Account Transfer	FREE
Immediate Payment Fee	FREE
Beneficiary Payment Fee	FREE
Access to Access Payment Fee	FREE
Airtime and Data Fee	FREE
Electricity Purchase Fee	FREE

8. OTHER FEES

Internet Banking Recall Fee	R160.00
Auditors Certificate Fee	R550.00
Electronic Banking Tracing Fee	R62.00
CPS Monthly Fee	R140.00
Bank Code Report on Party Fee	R170.00
Full General Report on Party Fee	R240.00

Retail Banking Fees

ACCESS WEALTH DIAMOND ACCOUNT

9. DEBIT ORDER FEES

Debit Order Fee	FREE
Stop Payment Fee	FREE
Honouring Fee	R100.00
Credit Dispute	FREE

10. BRANCH TRANSACTION FEES

Inter Account Transfer Fee in Branch	R58.00
Immediate Payment Fee in Branch	R150.00
Branch Payment Fee	R120.00
Access to Access Payment Fee in Branch	R120.00
Recurring Payment Setup fee	R80.01

11. CARD FEES

Card Courier Fee	R69.00
Card Replacement Fee	R150.00

12. SWIFT FEES

COMMUNICATION FEE-SWIFT	R200.00
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13. STATEMENT FEES

eStatement	FREE
Duplicate Statements - Internet Banking	FREE
Duplicate Statements - Branch	R33.00 per page

14. NOTIFICATIONS

SMS Notification Fee	FREE
Email Notification Fee	FREE
SMS Proof of Payment Fee	FREE
Email Proof of Payment Fee	FREE

Note: All % fees are VAT inclusive.