

| <b>ACCESS BANK (GAMBIA) LTD. – TARIFF GUIDE</b> |  |
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| <b>Account Maintenance Fee</b>                  |  |
| Account Maintenance Fee (Current Account Only)  | Current Account Corporate/GMD 300, IND GMD200                      |
| <b>Commission on Accounts Closed</b>            |  |
| All Account Closures                            | D500 FOR LOCAL CURRENCY ACCOUNTS                                   |
| Foreign Currency                                | Ind. & SME 50 (USD,EUR,GBP) ,<br>CORP & Bureau (USD,EUR,GBP) 100   |
| CFA Account (Ind./SME & Corp/Bureau)            | Ind. & SME 50 (USD,EUR,GBP) ,<br>CORP & Bureau (USD,EUR,GBP) 100   |
| <b>Cheques</b>                                  |  |
| 25 Leaves ( Ind./Sme & Corp/Bureau)             | 25 Leaves GMD200+VAT   |
| 50 Leaves ( Ind./Sme & Corp/Bureau)             | 50 Leaves GMD400+VAT   |
| 100 Leaves ( Ind./Sme & Corp/Bureau)            | 100 Leaves GMD800+VAT  |
| <b>Passbook</b>                                 |  |
| First copy(issued upon request only)            | GMD 150+VAT  |
| Replacement                                     | GMD 250+VAT  |
| <b>Return Cheque</b>                            |  |
| Local cheque                                    | Individual/SME GMD500 + vat, Corporate<br>GMD1000                  |
| Return Cheque Processing Fee (Local)            | GMD 10.00  |
| International                                   | N/A  |
| <b>Stop Cheque Payment</b>                      |  |
| Local cheque ( Ind. , SME & Corp./Bureau)       | GMD 250, GMD 500 & GMD 1000  |
| International                                   | Returned Foreign Cheque D1,000 +Corresponding<br>Bank Charges D750 |
| Draft Issued                                    | GMD500   |
| Commission                                      | D250   |
| <b>Payment Instruction (Internal)</b>           |  |
| Standing Order (Individual)                     | GMD 100  |
| Standing Order (Corporate)                      | GMD 100  |
| Withdrawal by authority letter                  | GMD 100  |
| <b>Payment Instruction (other banks)</b>        |  |
| Standing Order (Individual)                     | GMD 100  |
| Standing Order (Corporate)                      | GMD 100  |

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| <b>Loans &amp; Overdrafts</b>                      |   |
| <b>Local Currency</b>                              |   |
| Prime Lending Rate                                 | 17%+5%  |
| Loan & Overdraft Interest                          | 17%+5%  |
| Default Interest Rate                              | 25% Per Annum   |
| Unauthorized OD                                    | 1.5% of the Overdrawn Amount Monthly  |
| Arrangement Fees (Salary Advances)                 | 1%  |
| Arrangement Fees & Management Fees ( Max Advance ) | MPOWER GMD2000-GMD5000  |
| Arrangement Fees (Other Loans & Advances)          | 1.5% Per Annum or MIN GMD 500   |
| Legal Fees   | 1% of the amount (if applicable)  |
| Insurance (Fast Track Loans less than 1 Year)      | 0.5-2.125%(MORE THAN 1 YEAR)  |
| FACILITY EXTENTION FEE                             | 1% OF THE AMOUNT  |
| FACILITY UTILIZATION FEE                           | 1% OF THE AMOUNT  |
| <b>Deposit Accounts (Local Currency GMD)</b>       |   |
| <b>Fixed Deposits</b>                              |   |
| Fixed Deposits Interest Rate                       | Negotiable  |
| Premature Termination of Fixed Deposit             | 50% of the Accrued Interest Forfeited   |
| <b>T-Bill Commission</b>                           | GMD250 per investment   |
| <b>Foreign Currency Accounts</b>                   |   |
| <b>Third Party Funds Transfer -</b>                |   |
| All Foreign Currencies (Internal)                  | 0% to maximum of 10% Commission (Depending on the transaction Value)  |
| Cash Withdrawal                                    | 1.5% of Transfer Amount or Min. 25 (USD,EUR,GBP)  |
| Telex Charges                                      | D1500 +VAT  |
| Amendment Fee on OTT                               | Standard charges apply or minimum 25 (USD,EUR,GBP)  |
| <b>Visa Debit Card</b>                             |   |
| Card Issuance Fee                                  | GMD1,000 +VAT   |
| Annual maintenance Fee                             | GMD100 MONTHLY+VAT  |
| Visa Card Usage                                    | VERVE GMD50 +VAT<br>ACCESS BANK TO ACCESS FREE, OTHERS BANKS GMD250(VISA CARD) & GMD180 OTHER BANKS CUSTOMER ON OUR ATM WITH VISA |

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| Online Visa card payments(up to the banks limit)            | GMD180-MAX5%  |
| <b>ELECTRONIC BANKING</b>                                   |   |
| FOR ANY/ALL OF THE BELOW                                    | GMD180-MAX5%  |
| MOBILE APP  | FREE  |
| AFRI-MONEY  | 1% ON EVERYWITHDRAWAL FROM ACCOUNT TO AFRI-MONEY E-WALLET |
| WAVE  | FREE  |
| Verve card issuance   | FREE  |
| <b>Transaction Banking Product</b>                          |   |
| Printing of Mini-Statement (ATM)                            | FREE FOR OUR CUSTOMERS BUT OTHER CUSTOMERS GMD180         |
| Balance Enquiries   | FREE FOR OUR CUSTOMERS BUT OTHER CUSTOMERS GMD2           |
| Third Party Mobile App Trf (GTBank to GTBank)*              | FREE FOR OUR CUSTOMERS BUT OTHER CUSTOMERS BASE ON %      |
| Withdrawal on Own ATM (Verve)                               | FREE FOR OUR CUSTOMERS BUT OTHER CUSTOMERS GMD15          |
| SMS Charge (On GMD 500 & Above per transaction)             | GMD 2.00 PER ALERT  |
| Cross ATM Withdrawal Outside EGM Network (Gamswitch Charge) | GMD15.00  |
| Third Party Mobile App Trf (Other Banks)                    | OTHER CUSTOMERS BASE ON %                                 |
| Other Visa and Mastercard on our ATM withdrawals            | CUSTOMERS BUT OTHER CUSTOMERS GMD180                      |
| Re-Issue of Pin Card  | GMD200.00   |
| Verve Card replacement before expiry                        | FREE<br>GMD50 MONTHLY MAINTANCE FEE                       |
| <b>RTGS and ACH/ACP</b>                                     |   |
| RTGS  | GMD 200 Per Transaction                                   |
| Other Bank's Cheque   | GMD 10Per Cheque  |
| Direct Credit   | GMD 10Per Cheque  |
| <b>Import Bills for Collections</b>                         |   |
| Commission Fee  | 1% of BC Amt.   |
| Courier Service   | Courier Cost  |
| Holding Fee   | USD 200, EUR200, GBP200                                   |
| <b>Export Bills for Collection</b>                          |   |

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| Commission   | 1% or Min GMD 1,000                  |
| Courier Service  | Courier Cost                         |
| Amendment  | USD 200, EUR200, GBP200              |
| Documentary Credits  |                                      |
| Import Letters of Credit   |                                      |
| Establishment Fee / Opening Commission                                       | 1% of the LC Amount                  |
| Confirmation Fee   | 4% per Annum or any part thereof     |
| Ordinary Postage   | Postage Cost                         |
| Courier  | Courier Cost                         |
| Amendment Fee  | USD 200, EUR200, GBP200              |
| Advising Fee - Account Holders   | USD 200, EUR200, GBP200              |
| Negotiation Fee  | 1% of the LC Amount                  |
| Cancellation Fee   | GMD 1,500 Plus Correspondent Charges |
| Transfer of LC   | GMD 1,500 Plus Correspondent Charges |
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| <b>Guarantees</b>  |                                      |
| Arrangement Fee  | 1.5% of Guarantee Amount             |
| Issuance Commission  | 1.5% of Guarantee Amount             |
| Amendment / Extension / Increase in Value                                    | 1.5% of Guarantee Amount             |
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| <b>Other Services</b>  |                                      |
| Ledger /COT  | 3 Per Mille                          |
| Opinion letters Individual (Third Parties e.g. Schools, Contractors, others) | GMD 1,500                            |
| Amendment Fee on Opinion Letters   | GMD 750                              |
| Visa Reference Statement   | GMD 1,000                            |
| Visa Reference Statement (Amendments)  | GMD 1,000                            |
| Verification of Bank / Institution Documents                                 | GMD1,500                             |
| Special reference letters/ Opinion Letters Corporate                         | SME GMD3000, Corp GMD5000            |
| Amendment of Special reference letters/ Opinion Letters Corporate            | SME GMD1500, Corp GMD2500            |
| Extra Statement Print Out  | GMD 20/ sheet                        |
| Event ticket sales   | 3% of collection, min GMD20,000      |
| Document Retrieval From Archives   |                                      |
| Under 1 month  | GMD 100 Per Copy/Min. GMD 250        |
| 1 month to under 6 months  | GMD150 Per Copy / Min. GMD 500       |
| 6 months to under 1 Year   | GMD200 per Copy /Min GMD750          |
| 1 year to under 2 years  | GMD250 per Copy /Min GMD1000         |
| 2 years and above  | GMD300 per Copy /Min GMD1500         |
| <b>AUDIT REQUEST</b>   | GMD1500                              |