

CUSTOMERS' DIGEST

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ACCESS BANK MARKS WOMEN'S DAY WITH BUSINESS AND LEADERSHIP SYMPOSIUM



L-R Hannah Tetteh, Minister of Foreign Affairs and Dolapo Ogundimu, Managing Director of Access Bank (Ghana) Limited.

To further consolidate its position as a Bank of choice for Women, Access Bank Ghana has partnered Alldens Lane - a business and entrepreneurial advisory firm for coaching women, to host the first Futures Market event in Accra.

The business and leadership symposium was organized as part of events to mark International Women's Day which fell on Sunday, March 8. The International Women's Day celebrates women for their invaluable contributions to national development in various sectors of the economy.

Speaking at the event to commemorate the global celebration of women, the Managing Director of Access Bank Ghana, Mr. Dolapo Ogundimu said:

"Women are not only influencing market decisions today, they constitute a market which several corporations are targeting because they make 83% of all consumer purchasing decisions. Thus, forward looking companies must figure out how to market women and also to create a female friendly environment to attract women and support them to assume leadership positions".

Access Bank continues to demonstrate its commitment to women empowerment through strategic partnerships and event sponsorships. These include partnerships with:

- OML Africa for the Ghana Women in Business Conference which attracted over 100 women entrepreneurs at the Airport West Hotel in Accra.
- Mentoring Women Ghana to nurture young women from tertiary institutions and those starting their career journey to also take their place in the business community.
- Visco Ghana, for the Visco Women's month. Activities for the month include forums and activities for women to unleash their talent.

In a related development, female employees of Access Bank were not left out of the celebration. The Bank hosted female employees at Coconut Groove Regency Hotel to discuss and review support systems that will help the bank provide a convenient environment for female staff. The gathering is one of the periodic meetings for the Access Women's Network (AWN), a grouping formed by the Bank in 2012 to advance the interest of women in the Bank.

Product Focus

Solo Account



The SOLO account is optimised to suit the requirements of students in tertiary institutions (between ages 18 and 30years).

FEATURES

- Minimum opening and average balance of GHS 40.00
- Attractive interest rate - 6% p.a.

BENEFITS

- No COT charges
- Free debit card (Access link card)
- Electronic banking products-alerts, internet and mobile banking
- Free e-statement
- Access to Visa card (optional - at a fee)
- Free Drafts for School fees payment



ATM FRAUD AWARENESS



Please be guided by the following to ensure your ATM card is not compromised.

- Do not ask a stranger to help you use the ATM machine.
- Never share your PIN, account details and ATM card details with anyone even if he/she claims to be the bank representative. Keep them confidential.
- Do not write your PIN or send it via email, chat, SMS or any medium.
- Ensure no one is watching over your shoulders whilst entering your PIN when using the ATM.
- Be alert for suspicious-looking devices on ATMs to avoid your card information being cloned.

TOLL FREE: 4400 or +233 (0) 302 742699/
email: ghanacontactcentre@ghana.accessbankplc.com

SPEED SERVICE SECURITY

Customer Speak

"I have been using your Access Mobile app on my smart phone for about a month now, and I must say you guys have really made life easy for me! Managing my accounts, paying my bills, buying airtime and transferring money only require a click on my touch-screen...and the app is very reliable too! Good job!"

- K.A. Asamoah, Achimota



MANAGE YOUR CHEQUES IN REAL-TIME -With Access' Offsite Cheque Clearing



The Offsite Cheque Scanner facilitates the Offsite Cheque Clearing activities

With just a click, customers can view images of both inward and outward (withdrawal and deposit) cheques, spool reports on all their cheque-related transactions over a period and gain access to their cheque history on the go. Additionally, customers receive real time automated notification on all cheque activities including email alerts on all returned cheques.

Speaking on the latest innovation, Executive Director for Operations and Information Technology, Kameel Kajogbade Adebayo, explained that the service is available to both corporate and individual customers with high volumes of transactions.

Access Bank's commitment to enhancing customer experience has taken a new turn with the development of a unique remote platform that will enable companies manage their cheque transactions.

The Offsite Cheque Clearing (OCC) service is an online platform that gives customers instant access to information on all their cheque-based transactions. The OCC service, allows corporate customers of the bank to track all cheque-related transactions from the comfort of their offices.

Mr. Adebayo noted customers spend a lot of time and resources to deposit cheques at the Bank. Even when the Bank decides to pick these cheques, there is often the case of traffic and its resultant delays. *"We want our customers to increase productivity by focusing more attention on their core business. The convenience that the Offsite Cheque Clearing platform provides is that each customer's transaction with Access is effortless, efficient and enjoyable in line with our brand promise of Speed, Service, Security"* he concluded.

Sustainability

ACCESS BANK RENEWS CHARTER



and reflects the institution's overarching desire to preserve the environment and the future for all its stakeholders.

Speaking on the bank's renewed Corporate Governance approach, Dolapo Ogundimu, MD, Access Bank, Ghana asserted:

"Corporate Governance and ethical behavior form the baseline of all that we do at Access Bank because we understand the basic challenges faced by the various communities in which we live and operate."

Access Bank has recently updated its Corporate Governance Charter to reflect its commitment to international best practice and business sustainability.

The bank's renewed Corporate Governance focus underpins its strategic approach to sustainability

Mr. Ogundimu further explained that the Bank will achieve the objectives spelled out in the charter on 3 strategic pillars: **Community, Sustainability and Development**. These pillars are expected to serve as a guide in all of Access Bank's corporate activities.

Keeping Healthy

Stress Management

- How to cut down on the stress of everyday living (Part 2)

There are Four A's of stress management:

- **Avoid** the stressor
- **Alter** the stressor
- **Adapt** to the stressor
- **Accept** the stressor

Let's take an in-depth look at how the first A works:

Avoid unnecessary stress

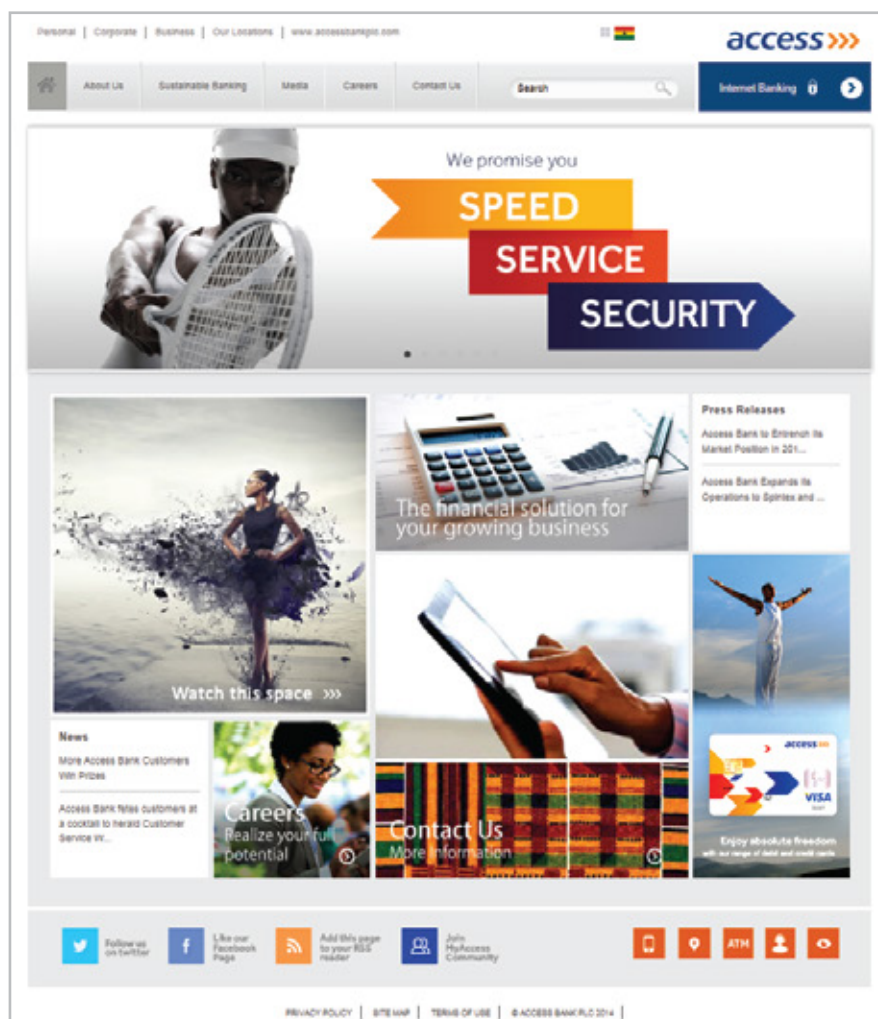
Not all stress can be avoided, and it's not healthy to avoid a situation that needs to be addressed. However, there are a lot of stressors in your life that can be eliminated:

- **Learn how to say "no"** – Know your limits and stick to them. Taking on more than you can handle is a certain recipe for stress.
- **Avoid people who stress you out** – If someone consistently causes stress in your life and you can't turn the relationship around, limit the amount of time you spend with that person or end the relationship entirely.
- **Take control of your environment** – If the evening news makes you anxious, turn the TV off. If traffic's got you tense, take a longer but less-traveled route.
- **Pare down your to-do list** – Analyze your schedule, responsibilities, and daily tasks. If you've got too much on your plate, distinguish between the "shoulds" and the "musts." Drop tasks that aren't really necessary to the bottom of the list or eliminate them entirely.

Upcoming Events

- Guest-Telling
- Money Transfer promo for Easter
- Annual General Meeting

REFRESHED WEBSITE EXCITES CUSTOMERS -With Lively Customer-Centric Interface



Access Bank's revamped website combines aesthetic appeal with customer-centric design

Customers of Access Bank can now increase their virtual experience with the Bank when they visit the newly revamped and refreshed corporate website (www.ghana.accessbankplc.com)

The website facelift forms part of the total rebranding exercise and offer a responsive, easy to navigate and socially integrated channel for site visitors to interact with the Bank.

The site combines customer-friendly features with an enlivened interface and a vastly improved aesthetic appeal. It does not only provide an electronic brochure, but makes vital information on products and services available to customers.

Some of the website features leave site visitors completely in charge as they are able to take virtual tours and conduct live chats with the Bank's contact centre. The new and enhanced features, which makes the website one of the most interactive in the Ghanaian industry, reflects the customer focused approach of the Bank to deliver an experience beyond service.

Commenting on the website re-design, the Managing Director, Mr. Dolapo Ogundimu, noted:

"Our improved website has been designed to meet the global banking needs of today's customer. We have a host of discerning and prospective customers who are constantly seeking new ways of maximizing their banking relationship online. We have redesigned the website to a world-class status with the customer in mind, to enable them meet their banking requirements in a refreshing way."

The refreshed Access Bank website is compatible with a variety of internet browsers, tablets and PCs and is adaptable to fit a variety of smart device screen sizes.

Innovation



WOMEN TO BE EMPOWERED THROUGH THE 'W' INITIATIVE

Over the past few years, Access Bank has demonstrated its desire to advance the interest of women and support them in achieving their dreams and financial aspirations.

In furtherance of this, Access Bank has unveiled a unique banking service for women, called W, to cater for the financial and lifestyle needs of women in Ghana. The Women Banking initiative is part of the Bank's overall strategy to promote gender equality, ensure social and economic welfare and play a catalyst role in helping women meet their aspirations.

Access Women Banking gives women an "All-in-One lifestyle Banking Solutions" where multiple products and components are packaged together into one solution to deliver the most appealing bundle of Banking solutions to women either as a professional, a homebuilder or an entrepreneur.

Mr. Stephen Abban, Group Head for Personal Banking, remarked: *"Through the 'W' initiative, women will get financial support for their businesses, learn from our capacity building workshops and networking events, and secure sound advisory services to achieve their goals".*

Mr. Abban noted that women constitute over 51% of Ghana's population and research shows that they also make over 83% of all consumer purchase decisions globally. *"Women therefore constitute an important market within the economy, and we want use our banking business to empower our female customers to support economic development"* he concluded.

The W initiative signals a new dawn of banking in Ghana, with sustained and targeted activities that will drive the cause of women with Access Bank as the driving force.



ACCESS BANK EXPANDS TO ACCRA NEWTOWN AND HO



The newly opened Accra New Town Branch

Demonstrating its commitment to channel customer feedback into its business improvement, Access Bank is taking banking services closer to its existing customers with the opening of two new branch locations at Accra Newtown and Ho, in the Volta Region.

The addition of the two branches brings the Bank's total network to forty-three (43) business locations across the country. Both locations have been equipped with model ambience and architecture designed to make the banking experience for customers memorable. The branches also reflect the Bank's new logo and branding with refreshing white and dynamic orange as its new dominant brand colours.

The newly opened branches will offer the Bank's full range of business and retail banking products including flexible savings and current account options. Other services available to customers are bills payment, e-banking and card services as well as domestic and international money transfer through Western Union, Moneygram and Access Bank's own Cross border transfer.

Events-in-pix



Executives of Access Bank engage in a team bonding section during a Subsidiaries Retreat in Accra



Kameel Kajogbade Adebayo (Executive Director, Operations and Information Technology) addressing participants at the Subsidiaries Retreat



Josephine Arthur (Head, Women Banking Unit) addressing female staff at Access Women's Network meeting



Access Women's Network embark on a Mentoring Walk with Mentoring Women Ghana



L-R Thelma Dormon (Group Head, Private and Women Banking) and Matilda Asante-Asiedu (Head, Corporate Communications) at Access Bank at the recently held Future Markets Seminar.



Management and staff of Access Bank at the Launch of the Ho Branch

Joke of the Month



Several weeks after a young man had been hired; he was called into the Personnel Director's office. "What's the meaning of this?!" the Director asked. "When you applied for this job, you told us that you had years of experience. Now, we have discovered that this is the first job you've ever held!"

"Well," responded the young man, "in your advertisement, you said you wanted someone with imagination."

One Minute Tip



"The single most important thing to remember about any enterprise is that there are no results inside its walls. The result of a business is a satisfied customer."

- Peter Drucker, Business Guru, Author, Professor of Business.