

CUSTOMERS' DIGEST

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'W' initiative marks 2nd Anniversary with national women's summit



Key Speakers at the National Women's Summit

In its maiden edition marking International Women's Day and coinciding with the 2nd year anniversary of Access Bank's award winning "W" initiative, the National Women Summit has been applauded by leading women advocates for highlighting key issues that are affecting women development in Ghana.

The summit, which was organised in partnership with Charter House – an events management company, attracted over 1,000 participants comprising traditional female leaders, students, corporate and women entrepreneurs among others. The theme for the event was "Celebrating Ghanaian Women, 60 years after Independence, the achievements and the future".

High profiled women personalities and speakers at the event included Dr. Joyce Aryee, CEO of Salt & Light Ministries and Chairperson for the event. In her speech, Dr. Aryee touched on the need for women to maximize opportunities around them, as well as create their very own prospects with which they can improve their current statuses.

Other speakers and panellists who took turns to speak at the event were the CEO of Airtel Ghana and Access Bank's 'W' Ambassador, Lucy Quist, Managing Director of FC Group of Companies and 'W' Ambassador Mrs. Grace Amey-Obeng, Pioneer of Spelling Bee in Ghana and 'W' Ambassador Eugenia Tech-Menson and several others.

All the speakers shared clear messages for women on the importance of integrity, authenticity and professionalism as a vital tool for success.

Explaining the motive behind Access Bank's support, the Head of Exclusive Banking at Access Bank, Matilda Asante-Asiedu noted that the Bank was passionate about helping women to succeed in various endeavours of their life especially as they constitute a majority of our population and are the backbone of most African families.

The summit forms part of a series of activities marking the second anniversary of Access Bank's 'W' Initiative which was introduced in March 2015.

Access Bank MD voted as the Most Reputable Bank CEO in Ghana



The Managing Director of Access Bank (Ghana) Plc, Mr. Dolapo Ogundimu, has been voted the "Most Reputable Ghanaian Bank CEO" in a ranking poll led by South African based Reputation Management Agency, Reputation Poll and leading PR and Rating Agency, Avance Media.

The ranking poll which featured all 34 distinguished leaders of Class 1 Banks in Ghana, had Mr. Dolapo Ogundimu emerging the Most Reputable Bank CEO with 17% of votes from the over 3,000 voters who participated in the polling exercise.

Dolapo is a seasoned banker with over three decades of high-level professional banking experience in the sub-region. He has been recognized as a change manager and contributor to the development of the financial services industry in Nigeria, Sierra Leone and Ghana.

He is the first Managing Director to have won the coveted Ghana Banking Awards "Bank of the Year" with two different Banks, an accolade he still holds among his peers.

Forbes ranked entrepreneur and founder of Reputation Poll, Barr. Rex Tonye Idaminabo admonished all the Bank CEOs in Ghana and urged them to use their experiences to mentor young people to become better business leaders across the continent.

Access Bank's growing reputation has come as no surprise, given its recent achievements in the Ghanaian banking industry. Access Bank in December last year, became the first Bank with Nigerian heritage to list on the Ghana Stock Exchange.

Product Focus

W YOUNG PROFESSIONAL



Product Bundle

- Mpower Salary Account
- Goal Account
- Premier Savings Account
- Automatic Salary Advance

Access to a comprehensive range of loan products

- Personal loan
- Educational loan
- Vehicle finance
- Home refurbishment loan
- Credit cards
- Maternal Health Support Scheme

A snapshot of the privileges

- Access to the W community
- Loyalty discounts and special offer on shopping, health and beauty, leisure and travel
- Mentoring programme
- Career development workshops and seminars to sharpen your skills
- Networking opportunities, Professional advice, guidance and education on a wide variety of personal finance and money management topics
- Maternal Health Support Scheme
- Visa cards
- Free Gh-Link cards for local transactions



Customer Speaks

"Your Sunday Money Transfer Service is just fantastic!"

Sam Cobbinah Abraham
Accra



Access Bank donates Ghs500,000 to support Ghana's diamond anniversary celebrations



Mr. Stephen Abban presents the cheque to the committee Chairman, Mr. Ken Amankwah

In a show of support towards activities for the 60th Independence Anniversary celebrations, Access Bank Ghana last week presented an amount of GHs 500,000 to the "Ghana 60 Anniversary Committee" at the Black Stars Square in Accra.

The presentation, which is in response to calls by the President - H.E Nana Addo Danquah Akuffo Addo, for the private sector to support activities to commemorate the sixtieth anniversary, also provides an opportunity for the Bank to contribute its quota to national development.

The donation is expected to support key landmark projects that have been earmarked to commemorate the anniversary celebrations throughout this year.

Receiving the donation on behalf of the committee, the Chairman, Mr. Ken Amankwah thanked Access Bank for the kind gesture and assured the team of prudent utilization of the funds provided.

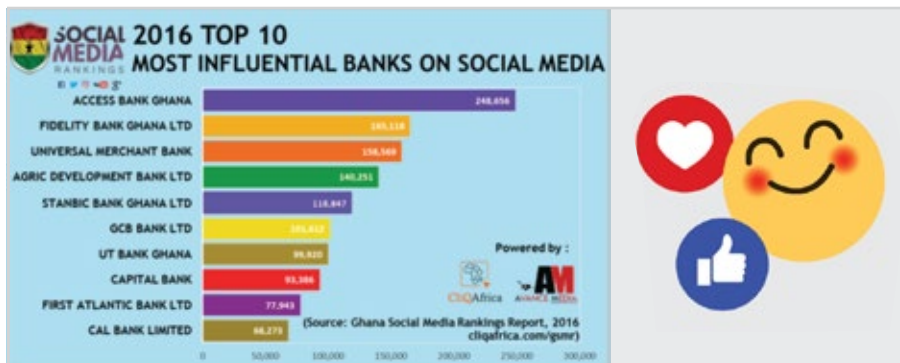
Leading the Access Bank team to present the cheque, Group Head for Personal Banking, Mr. Stephen Abban indicated the Bank's readiness to support Ghana's socio-economic growth.

He added, *"The banking sector plays a critical role in supporting the financial aspirations of the over 28 million Ghanaians and as one of the key players in this industry, Access Bank is using this historical period to reinforce its commitment to Ghana's economic growth through social investments"*.

Giving meaning to this promise, the Bank in December 2016 became the first Ghanaian bank of Nigerian origin to list on the Ghana Stock Exchange (GSE) after successfully completing its Initial Public Offer.

Recognition

We are the "Most Influential Bank on Social Media" for the second year running



Ranking of the Banking Sector

For the second consecutive year, Access Bank Ghana has emerged as the Most Influential Bank on Social Media in Ghana. Results of the recently released "2016 Ghana Social Media Rankings" indicate that the Bank outperformed other competitors in the industry to gain its distinction as the most digitally friendly bank.

According to the independent report compiled by Avance Media, CliqAfrica and Dream Ambassadors Foundation, the rankings were achieved by analyzing the social media following of industry players, levels of engagement, post reaches and mentions. Using a specialized scoring system to rate these factors, the report scored Access Bank 248,656 indicating that the Bank had gained 132,634 new followers across Facebook and Instagram with increased engagements and mentions to clinch the top spot.

Speaking on the recognition, the Head of Corporate Communications, Nana Adu Kyeremateng thanked the Bank's many followers and staff on our social media pages for their interest in the Bank's services and activities on their pages. He noted that social media has today become a very powerful tool for building brand affinity and as a Bank which prides itself by being at the forefront of digital innovation, Access Bank has taken advantage of the multiple platforms that social media offers to engage its customers and fans in meaningful ways.

He further remarked, *"We have used our social media pages to attend to customer enquiries and complaints with the support of our 24hour Contact Centre in line with our brand promise of Speed, Service and Security. We hope to improve this in 2017 and our followers can be sure of many exciting campaigns in the year ahead."*

Keeping Healthy

Everyday Tips for Good Eye Health

The eyes are the body's gateway to light as such it is crucial to maintain good eye sight. These simple tips are essential to maintain a healthy eye sight.

1. Eat Right



Protecting your eyes starts with the food on your plate. Nutrients such as omega-3 fatty acids, zinc, vitamins C and E might help ward off age-related vision problems such as macular degeneration (gradual failure of sight with old age) and cataracts. Regularly eating these foods can help lead to good eye health:

- * Green, leafy vegetables such as spinach
- * Salmon, tuna, and other oily fish
- * Eggs, nuts, beans, and other non-meat protein sources
- * Oranges and other citrus fruits or juices
- * Oysters and pork



2. Quit Smoking

Smoking makes you more likely to get cataracts, optic nerve damage, and macular degeneration.

3. Wear Sunglasses

The right kind of sunglasses will help protect your eyes from the sun's ultraviolet (UV) rays. Too much UV exposure makes you more susceptible cataracts and macular degeneration.

Choose sunglasses that block 99% to 100% of UV rays.



4. Look Away From the Computer Screen

Staring at a computer screen for too long can cause eye strain, blurry vision, trouble focusing at a distance, dry eyes, headaches, neck, back, and shoulder pain.

If your job requires you to stare at a computer screen for extended periods of time, the following tips



Taking the following steps to protect your eyes:

- * Make sure your glasses or contact lens prescription is up-to-date and adequate for computer use.
- * Position your computer so that your eyes are level with the top of the monitor. This allows you to look slightly down at the screen.
- * Try to avoid glare on your computer from windows and lights. Use an anti-glare screen if needed.
- * If your eyes are dry, blink more.
- * Every 20 minutes, rest your eyes by looking 20 feet away for 20 seconds. At least every 2 hours, get up and take a 15-minute break.

Upcoming Events

- Access Bank Golf Tournament
- Media Workshop



Customers win prizes in "Apple of My Eye" competition



Winner of the radio and social media campaigns

The Bank as part of activities marking February as E-Product Month/Orange Valentine held various competitions for customers and staff with chance to win iPhone 7 and cash prizes.

The customers' competition dubbed 'Apple of my Eye' was organised via social media (Twitter and Facebook) and radio (Joy FM), where competitors were required to demonstrate their knowledge about the Bank's e-banking products

Customers, Stephen Nortey and Sylvanus Azilla emerged winners of the Facebook and Radio Promos respectively; they each received a brand new iPhone 7 as their prize. In the staff Promo, James Basoa with the Financial Institutions Unit and Felicia Elizabeth Agyei with the Human Resources emerged winners and were each rewarded with a preloaded Access prepaid card.

In his congratulatory remarks, Executive Director, Operations and IT, Kola Ajimoko stated that the Bank is passionate about providing customers the most convenient e-banking experience. He urged all winners to be ambassadors of the Bank's e-products. Throughout the month, the Bank's extensive bouquet of electronic products such as Retail Internet Banking, Access Premium Mobile App, Point of Sale Devices, Access Pay, Web Acquiring etc. were showcased to provide ultra-convenience services.

NOTICE

OPEN AN ACCOUNT WITH SSNIT BIOMETRIC CARD



Dear Valued Customer,

Kindly note that the Social Security and National Insurance Trust (SSNIT) biometric card is now accepted as an additional identifier for account opening.

You can open an account with us with your SSNIT Biometric Card as an **alternative Identification Card** if you do not have any of the national accepted ID cards.

Please note that your SSNIT Biometric card will be verified before acceptance.

You may call our Contact Centre for further information.

Thank you.

SPEED SERVICE SECURITY

FAQ's



E-Zwich Card

1 What is e-zwich?

E-zwich is the brand name for the National Switch, a common platform that links the payment systems of all licensed banks and non-bank financial institutions e.g. Savings and Loans companies, credit unions, money transfer institutions, and rural banks in Ghana.

2 What is the e-zwich smartcard?

The e-zwich smartcard is a secure way of paying for goods and services throughout the country based on biometric (finger print) identification. It allows smartcard holders and merchants to load and spend funds as well as settle various transactions.

3 What can I use the e-zwich smartcard for?

The card can be used to perform various banking and retail functions such as cash withdrawals, payments for goods and services, money transfers, receiving salary and wage payments, and bill payments from any e-zwich Point of Sale (POS) or ATM across the country. Your e-zwich smartcard can be used on other bank's ATMs and Point of Sale (POS) devices.

4 Will I be charged for the use of my card?

Purchases or payments made by individuals using the e-zwich smartcard will not attract any fees. However, you will be charged a small fee for money transfers, cash withdrawals and some other transactions

5 Do I need a bank account to have an e-zwich card?

No. You can just walk into any bank, Rural Bank and Savings and Loans Company or their authorized agents and get your card without having to open an account. Your card will act as your bank account.

6 What will be required to get an e-zwich smartcard?

You will need a photo ID (e.g. a Student ID card, Voters ID card, Drivers License or Passport) and of course your finger print. The process itself should take between 5 and 10 minutes.

7 How do I load money onto my e-zwich smartcard?

You can load your e-zwich smartcard with funds by paying in cash at any licensed financial institution e.g. bank, rural bank and savings and loans company, money transfer institution or their authorized agents (e.g. Ghana Post). You can also instruct your employer to pay your wages and salary to your card's unique serial number or receive transfer of funds from other card holders irrespective of which financial institutions issued their cards.

8 How do I authenticate a transaction?

All your e-zwich transactions will be authenticated through your finger prints on the e-zwich ATM or POS.

9 Can I withdraw money from my bank account using my e-zwich card?

Yes, if you choose to link your traditional bank account to your card. Once linked, you have the convenience to perform an online transaction to load or unload money from and to your traditional bank account from any e-zwich POS and ATM across the country. The e-zwich smartcard allows you to have a current account and a savings account in separate wallets on the card.

10 Where can I get an e-zwich card? Can I have more than one card?

You can get an e-zwich smartcard from any bank, rural bank or savings and Loans Company or their authorized agents. You can also have as many cards as possible but not from the same bank.



Sustainability

Employees Mark Valentine's Day With "Love A Child Initiative"



Ann Obeng-Ababio Head, HR and Florence Pipim, Sector Head showing love to kids in their communities

In a novel initiative spearheaded by the Access Women's Network, a women's group within Access Bank, employees of the Bank across the country turned out in their numbers to show love to needy children within their immediate environs in commemoration of St. Valentine's Day.

The Bank's employees from all 49 office locations came together in groups to undertake various surprise charity initiatives to delight selected needy children and make their Valentine day worthwhile. Children from communities within which the

Bank's offices are domiciled, beamed with smiles of excitement as volunteering employees paid them unexpected visits, distributed gifts to individuals, feted them and subsequently interacted with them on Valentine's Day, February 14. This initiative formed part of the Bank's proprietary Orange Valentine celebration through which staff of the Bank showcase love among themselves and show appreciation to the customers and communities they serve.

Among the beneficiaries of the Bank's Employee Volunteering Programs were staff and pupils of the Osu-Salem nursery and primary school, Save them Young Orphanage in Tema, Korle Bu National Reconstructive Plastic Surgery and Burns Centre, Nima Cluster of Schools, Teshie Children's Home, Osu Salem School, The Jamestown Street Children Empowerment Foundation, Nungua Children's Home, Emmanuel Methodist School in Nungua, the Makola Independence Primary School and Ho Municipal Hospital. Other employees also visited the Jess' Ohwimase JHS in Kumasi, Frank May New Life Orphanage in Techiman, Home of Light Orphanage in Wa, Mama Laadi Children's Home in Bolgatanga and Nyohini Community Orphanage in Tamale

Commenting on the Love a Child Initiative, Ann Obeng-Ababio Head, Human Resource and AWN Vice President stated *"This year we decided to make our Orange Valentine celebration extra meaningful by extending a hand of love to the underprivileged among us who ordinarily wouldn't share in the joy of Valentine's Day. I must say it's been a most fulfilling experience and we look forward to replicating it in subsequent years."*

Events-in-pix



Love A Child Initiative



E-Products Month



Women in Banking Awards



Career Fair



Management Tips

Stay ahead of your career and business with Access Management Tips airing on **Joy 99.7FM** this and every Monday to Friday between 7.45am and 8.00am each day.

Spread the word!

access>>>



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



Customer service isn't a department, it's a philosophy!
– Shep Hyken