

CUSTOMERS' DIGEST

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Access Bank Elevates Self-Service Banking with Access Express Branch



Access Bank Group Managing Director, Herbert Wigwe cutting the tape at the commissioning of the Access Express Branch at Ikota Shopping Complex, Ajah.

As part of its efforts towards implementing inclusive banking and cashless policy, Access Bank has opened a self-service electronic branch in Ikota, Lagos State. The e-branch is Access Bank's innovative response to smart-banking revolution craved by customers in the e-commerce age. The smart-banking solution is expected to bridge any existing service gap and improve overall customer experience.

Access Express as the Bank's e-branch is called is predominantly a self-service electronic banking channel requiring minimal human interface. Access Express is an initiative executed to provide quality financial services to the Bank's existing and prospective customers through customer-friendly outlets while leveraging seamless technology to boost the overall customer experience.

Speaking on the initiative, Herbert Wigwe, the Bank's Group Managing Director informed that "Access Express is an intelligent response to customers' needs and is ahead in terms of value delivery. Our self-service electronic branch is a one-stop centre where customers are able to carry out banking transactions, which ordinarily would have taken them to the banking halls. Specifically, Access Express branch offers 24/7 cash withdrawal and deposit service to Access Bank customers as well as other Banks' cardholders".

Furthermore, Herbert stated that customers could carry out the following transactions on the platform:

- Account Balance Enquiry
- Cardless cash deposit

- Account statements enquiries
 - Cardless funds transfer
 - Payment for pre-booked airline tickets
 - Purchase airtime for mobile phones via PIN vending and virtual top Ups; payment for GSM postpaid
 - Settlement of utility bills such as DSTV, GoTV, etc subscription
- "This service offers customers the flexibility and convenience of being in control of how and when they carryout their banking transactions.

In explaining, the Group Head, Retail Operations, Abraham Aziegbie confirmed that customers can begin to use the applications in the service centre immediately. Also, Abraham stated that customers could make cheque book request, initiate account and loan application as well as demand bank drafts from the service centre.

In conclusion, Herbert Wigwe, hinted that Access Bank will open not less than 50 Access Express branches across the country to simplify banking for the customers in general.

Access Bank is reputed for innovation and service excellence. The Bank's opening of an e-branch is a demonstration of its commitment to its brand promise of Speed, Service and Security evolved to redefine service culture in Nigeria. By this, the bank's customers are welcome to a more refreshing service experience on the Bank's channels platforms.



Product Focus

Gold Current Account

The Gold Current Account is a hybrid current account targeted at low and medium income earners who want to enjoy some benefits of a savings account.

Target market includes Individuals, Sole Proprietorships, Partnerships, Associations, Clubs, Churches, Schools, NGOs & Unincorporated societies/enterprises.

Benefits/Features

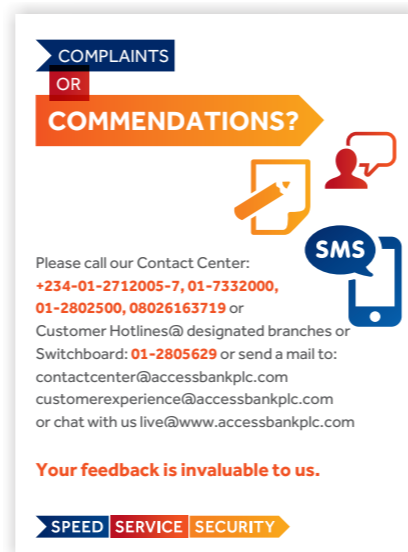
- N5,000 opening & minimum daily balance
- Zero COT*
- No limit on number of withdrawals
- Allows deposit of cheques and dividend warrants
- Customized cheque book - which is now valid for clearing

***The Zero COT is subject to a maximum monthly debit turnover of 5 million naira.**

Account opening requirements (individuals)

- Documentary evidence of address
- 2 references
- Valid means of ID
- Residence Permit (Foreigners)

For more information and enquiries, please send a mail to productsalesmanagement@accessbankplc.com



access

Customer Speak

I commend Access Bank on her adequate and quick response to customer complaints, swift Inter-bank money transfer on my Access mobile banking, cordial relationship between customers and staff, and calls to customers to know how satisfied customers are with the services rendered. Keep it up!

Ayeni A Niyi

Industry Trends

Access Bank Participates in The 2014 Global Money Week



Ope Wemi-Jones, Group Head, Inclusive Banking making a presentation on "Financial Inclusion of Children – The Role of Parents and Teachers in Financial Literacy of Children".

- **Information, Education and Communication Materials:** The Students were given a talk on "Money and Investing" by Abimbola Babalola of the NSE and Adeola Kusemiju of Access Bank. They highlighted the importance of money and the benefits of saving, investing, spending wisely and earning money.

A Global Money Week brochure was produced in partnership with the Nigerian Stock Exchange and distributed to all the students in attendance.

- **Tour of the NSE Trading Floor:** The Students were taken on a tour to the Trading Floor of the Stock Exchange. They had the opportunity to observe trading activities for the day and ask questions about investments and how the Exchange works.
- **Closing Bell:** At the end of the tour, a student was selected to ring the closing bell marking the end of trading for the day.

The schools that attended the event were:

- Belina School, Akoka, Lagos
- Brilliant Child School, Akoka, Lagos
- Fountain Heights School, Surulere, Lagos
- Estaport Schools, Gbagada, Lagos
- Greenville Schools, Ikeja, Lagos
- Bishop Howell's School, Bariga, Lagos
- Kings College, Lagos Island, Lagos
- Halfield School, Maryland, Lagos
- Great Explorers School, Ilupeju, Lagos
- Firm Base School, Fola-Agoro, Lagos
- Royal Bells School, Kosofe, Lagos
- Cayley College, Ikeja, Lagos.

2. Day Two (Tuesday, March 11, 2014) –Financial Literacy Workshop for Parents and Teachers: Access Bank believes that for children to grow into financially responsible adults, it is imperative that financial literacy be introduced to children and youths at an early age. With this in mind, the Bank hosted Parents and Teachers to a Financial Literacy Workshop at the Bank's corporate Head Office.

The objective of the workshop was to enlighten parents and teachers on the importance of financial inclusion and literacy as well as highlight the role they and the Bank play in ensuring that financially confident and responsible children are raised in the society.

It was an interactive session that tackled issues about money and the best ways to teach children about money management using practical examples and scenarios.

Keeping Healthy

Prevent your household from Malaria this Rainy Season

The early showers of the rainy season are a welcome relief to most people experiencing the scorching heat of the dry season. However, the rainy season may reduce body heat and make one susceptible to various health and physical hazards.

The rainy season does not only bring floods but also creates puddles of water; pools of stagnant or slow-flowing water from rain provides a breeding ground for mosquitoes which transmit diseases such as malaria.

Malaria is a mosquito-borne infectious disease of human and other animals.

The disease is transmitted by a bite from an infected female Anopheles mosquito. When the Anopheles mosquito bites an individual, it sucks up blood containing the malaria parasite, which may then be passed on to the next victim.

Symptom of Malaria

Fever is the main symptom of malaria. It occurs in regular episodes, with headaches, sweats, shivers and exhaustion. In some cases, it can affect the brain or kidneys.

Prevention of Malaria

The most effective measure is to avoid being bitten by mosquitoes.

This can be achieved by:

- Eradicating mosquito breeding sites (e.g. stagnant water around places of abode)
- Using insect repellents
- Using mosquito nets
- Applying insect repellent creams when outdoor

Please ensure you keep your household healthy by following the above preventive measures to join the fight in eradicating malaria for good.

In the event that you are bitten by mosquitoes and develop symptoms of malaria, please consult your doctor before taking any medication.

Digest Extra

Access Bank Deploys New ATMs to Improve Customer Experience



Access Bank new ATM Center at Avalon Lekki Phase 1, Lagos

In a bid to improve its customer experience across all channels of interaction, Access Bank has deployed over 500 new Automated Teller Machines (ATMs)

across its branches and counting. This initiative is focused primarily on providing improved convenience, hitch free ATM services, user satisfaction and security, giving an enhanced customer experience to your electronic banking needs.

Access Bank ATM service is available to the Bank's customers and other banks' customers. The new ATMs allow you to carry out your banking services faster i.e. Cash Withdrawal, Account Balance enquiries, Cash Deposit, Bills Payment, PIN change and Cardless transactions.

Here are what some customers have had to say on the newly deployed ATMs;

- The ATMs are good and faster now
- I enjoy excellent, reliable and steady service with the new ATMs
- The Machines are neat, new and attractive
- The ATMs are performing as expected; it's superb
- The New ATMs are clean and I enjoy the secure environment
- The New ATMs are reliable
- Since the installation of the new ATMs, I have not experienced any network or cash error and it is fast to use.

Please visit any new Access Bank ATM today to enjoy the convenience of banking provided through the new ATMs.

For more information and enquiries on this service, you may contact our multi-media Contact Center on **01-2802500** or send an email to **contactcenter@accessbankplc.com**.

We look forward to hearing from you.

Access Bank Hosts Power Breakfast for Importers and Exporters



Titi Osuntoki, Executive Director- Business Banking Division responding to Participants' questions during the Q&A session at the forum.

In line with Access Bank's five year strategy plan (2013- 2017) and Business Banking Division's strategic aspiration to rank top 3 by 2017 as well as its aspiration to deliver cutting edge business solutions to small and medium size enterprises (SMEs) and emerging corporates, the Bank hosted Importers and Exporters to a Power Breakfast Forum.

The forum took place on Thursday, March 27, 2014 at Access Bank Head Office, Danmole Plaza, Victoria Island, Lagos.

The Bank leveraged the event to achieve the under listed objectives:

- Update customers on Access Bank's solution on the offerings to SMEs
- Position Access Bank as a strategic partner in the development of SMEs in Nigeria
- Engage customers in an interactive session to obtain feedback on customer value propositions
- Deepen understanding of diverse businesses in Nigeria
- Kick start customer engagements with prospects with a view to convert them to customers
- Sensitize as well as enlighten them on developments within the Bank and in Business Banking to provide them enjoyable customer experience.

Present at the session were personalities from small and medium size enterprises (SMEs) and senior staff members of Access Bank Plc.

Access Bank Partners with Forrester Research Group to Improve Customer Experience

As part of Access Bank's strategic goal of being top three (3) in the financial industry, effective management of its Customer Experience has been identified as a major driver to achieve this objective. Customer Experience is the sum of all experiences a customer has with a provider of goods and services over their relationship with the organization.

The Access Bank Customer Experience journey began in May 2013 with the adoption of the 'Outside In' Customer Experience model. The model provides applicable principles and techniques to improve the bank's products, services and processes from the customers' perspectives with the realization that the path to service excellence begins and ends with the customer.

To ensure the Bank delivers 'enjoyable' experiences for its customers in a disciplined way, using a structured approach, the Bank has entered into partnership with Forrester Research Group, a renowned Customer Experience

Consulting Firm. The partnership will birth 'a roadmap' for sustainable Customer Experience in Access Bank with the aim of building lifetime customer loyalty.

In the course of the Customer Experience program, several processes that have hitherto caused customer pain points have been identified, carefully reviewed and improved upon for better customer experience. We welcome feedback from our esteemed customers on any process/service that they do not currently enjoy using in Access Bank for improvement. Please send your feedback to customerexperienceunit@accessbankplc.com

Furthermore, couple of activities geared towards Customer Understanding and insights will take place in the coming months. The bank will be sharing with its customers testimonials from the various customer experience initiatives as we progress in the customer experience journey.

Events-in-pix



L-R: Philip de Leon, Director, International and Federal Affairs, AGCO Corporation; Herbert Wigwe, Group Managing Director, Access Bank; Diane Wilkens, President/CEO, Development Finance International on the Investment Panel at the MIT Africa Innovate Conference held at the Massachusetts Institute of Technology (MIT) in Boston, USA from April 11 - 12, 2014.



A student asking a question at the Trading Floor of the Nigerian Stock Exchange during a visit organised by Access Bank in participation of the 2014 Global Money Week.



Staff of Olu Obasanjo Branch, Port Harcourt dressed in a touch-of-red during the 2014 Easter celebration.



Herbert Wigwe, GMD, Access Bank on a tour during the unveiling of the Access Express platform recently.



L-R: Zonal Head - Retail Operations, Abuja & North Access Bank, Ade Ologun; Access Bank Morenike Ojewumi and Mr. and Mrs. Onowotu with Sector Head, Affluent Professionals Access Bank Plc, Doyin Coker at the Maternity Wing in Garki Hospital when the Access Bank Inclusive Banking Team visited the hospital to celebrate women who put to bed on Mother's Day.



Staff of Commercial Road Branch, Lagos dressed in a colourful touch-of-red during the 2014 Easter celebration.

Joke of the Month



A man walks into the hospital and tells the desk nurse, "I want to see the eye-ear doctor."
"There is no such doctor," she tells him. "Perhaps you would like to see someone else?"
"No, I need to see an eye-ear doctor," he says.
"But there is no such doctor," she replies. "We have doctors for the eyes and doctors for the ear, nose and throat, but no eye-ear doctor."
No, help me. He repeats, "I want to see the eye-ear doctor."
They go around like this for a few minutes and then the nurse says: "Comrade, there is no eye-ear doctor, but if there were one, why would you want to see him?"
"Because," He replies, "I keep hearing one thing and seeing another."

One Minute Tip



"Making good decisions is a crucial skill at every level".

Upcoming Events

3rd Access Bank CEO Awards - May 23, 2014

Access Bank Fifth Chukker Polo Tournament - May 28 – June 1, 2014