

CUSTOMERS' DIGEST

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Access Bank Tops All at 2014 Ghana Banking Awards



Jubilant staff of Access Bank posing with their Award plaques.

Access Bank has added yet another enviable set of awards to its expanding collection of laurels. At the 13th Annual Ghana Banking Awards held at the Labadi Beach Hotel on Saturday, November 1st, the bank shined off stiff competition from 27 other banks to emerge Ghana's **'Bank of the Year, 2013'**.

The Bank was also recognised as the **Best Bank in Corporate Social Responsibility** and emerged **1st and 2nd runners up** in the **Enterprise Finance and Household Finance** categories respectively.

Commenting on the awards, Mr. Dolapo Ogundimu, Managing Director stated: *"I want to dedicate these awards to our loyal customers, partners and employees whose support and patronage has set us on the right path to becoming one of the Most Respected banks in the*

country today. I want to assure you that Access Bank will not rest on its oars in delivering excellent service. This award will spur us on to remain the Bank of choice for all people living in Ghana," he concluded.

This is the Bank's third appearance in the competition. In 2010, the Bank in its maiden participation, swept three awards including Most Socially Responsible Bank, Best Bank in Agric Financing and 1st Runner up in Financial Performance. In addition, barely 1 year after its successful merger and integration with the erstwhile Intercontinental Bank Ghana ("IBG"), the Bank was adjudged the Best Growing Bank in 2012.

Today, Access Bank is also recognised among the top 3 Banks Ghana', elite of Club of 100 Companies and Top Emerging brand (Banking Industry) by Premier Brands

Customer Service Week 2014

- Truly, An Experience Beyond Service



A cross-section of the audience sharing a laugh during the exclusive Roverman theatre performance

Customers of Access Bank were treated to an extraordinary banking experience from October 7 to October 11; a period which marked the global celebration of Customer Service Week. In accordance with the bank's current focus on enhancing customer experience, this year's customer appreciation event was aptly themed: *'An Experience Beyond Service'*.

The celebration rewarded customers for their valued patronage and loyalty to the Bank and reaffirmed the Bank's commitment to excellent service delivery.

Throughout the week, customers were treated to light refreshments and rewarded with specially branded souvenirs at all Access Bank locations nationwide. The celebrations kicked off on Tuesday, with the dissemination of personalized Thank You messages to all customers via e-mail and SMS. On Wednesday, management members of the bank paid courtesy calls to key customers while a special 'Pick and Win' activity took place at all banking halls nation-wide. Thursday, witnessed the recognition of outstanding service-oriented staff while another 'Pick and Win' activity was held on Friday.

The celebrations were climaxed on a memorable note with a cocktail and an exclusive performance of Uncle Ebo Whyte's play, 'Men Run Women Cry' for customers and staff of the Bank.

Product Focus

Early Savers Account



The Early Savers account enables parents to open and manage accounts for their children below 18 years of age.

FEATURES

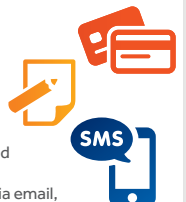
- Requires a minimum opening balance of GHS 50.00
- Interest rate of 6% per annum

BENEFITS

- Free SMS notifications and Access online Banking
- Allows lodgement of dividends, warrants and cheques bearing child's name
- No Maintenance fees
- Allows standing orders
- Free drafts for payment of school fees
- Account holders get to partake in an 'Annual Kids Week' where kids get to deposit their coins and learn the basics of financial management.
- Early saver account holders also receive loyalty cards that entitle them to special discounts from the bank's partners as follows:



ONLINE
SECURITY
ALERT



- Keep your PIN, account and ATM details confidential. Do not send your details via email, chat, SMS or any medium.
- Always access our internet banking platform through our safe and secure website: www.ghana.accessbankplc.com
- When you suspect your card or banking details have been compromised in any manner, stolen or lost, please call our 24/7 contact centre

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

SPEED SERVICE SECURITY

Customer Speak

'You guys are doing great. It's really nice that you keep customers updated on your activities. More grease to your elbows. Access Bank, your services are awesome and I love the customer service, especially at the Takoradi branch.'

Nana Kwakusika Nhyira, Takoradi



Corporate Events

Access Bank celebrates "Bank of the Year" award with Customers and Stakeholders



Customers join Access Bank Staff to cut appreciation cake across all branches nationwide

The Management of Access Bank Ghana, which was recently crowned "Bank of the Year", embarked on a road show to appreciate customers and other stakeholders whose invaluable support propelled the Bank to win the highly coveted award at the 13th Annual Ghana Banking Awards.

Managing Director, Mr. Dolapo Ogundimu, together with members of his Management team

continue to pay courtesy calls on some of the Bank's cherished corporate customers across the country. The visits provide an opportunity for Access Bank to express its gratitude for the loyalty, patronage and immense support that customers and stakeholders have shown over the years. Individual customers of Access Bank also share in the celebration of the "Bank of the Year" award in all the Bank's locations across the country.

Lifestyle Banking at its Best as Access Unveils 3 Lifestyle Products

On October 11 at the National Theatre in Accra, three innovative inclusive banking products were launched in the full view of the over 1,500 guests seated in what was a memorable event.

The products, namely **Early Savers**, **Solo** and **Golden Age** accounts, are targeted at children, students and pensioners respectively.

The launch of the products coincided with the Bank's Annual Customer Service week celebrations where customers were treated to an exclusive performance of Uncle Ebo Whyte's play – "Men Run, Women Cry".

Guests at the event could not hide their excitement at the juicy offers that the products offered including exclusive discounts at partner outlets such as Silverbird Cinemas, Airtel, EPP Book services, Kids Cottage and Lizzy Sports Complex, Total House Clinic, Pills & Tabs and Roberts & Sons among others.



Matilda Asante-Asiedu, Head of Corporate Communications unit, presents the new accounts to customers

Keeping Healthy

Stress Management

- How to cut down on the stress of everyday living (Part 1)

It often seems as though there really is nothing much you can do about stress, except perhaps to simply accept it as a necessary evil of modern day living. But you have more control than you think. Stress can be managed. Managing stress is all about taking charge of your thoughts, emotions, schedule, and the way you deal with problems.

Start by identifying the sources of stress in your life. Then take a critical introspective look at how you currently cope with stress. Unfortunately, many people cope with stress in ways that compound the problem:

- Smoking
- Over-drinking
- Over-eating or under-eating
- Over-sleeping
- Zoning out for hours in front of the TV or computer
- Withdrawing from friends, family, and other regular activities
- Using pills or drugs to relax
- Procrastinating
- Venting your stress on others (lashing out, angry outbursts, physical violence)

- Learning healthier ways to manage stress:

If your methods of coping with stress aren't contributing to your greater emotional and physical well-being, it's time to find healthier alternatives. You can either change the situation or change your reaction. The Four A's: Avoid, Alter, Adapt, Accept, serve as a useful guide.

In dealing with stressful situations (stressors), the first two A's help to change the situation:

- Avoid the stressor
- Alter the stressor

On the other hand, you can choose rather to change your reaction to the stressful situation. This requires you to employ the other two A's:

- Adapt to the stressor
- Accept the stressor

Upcoming Events

- Launch of New Access Brand

Access Bank Expands its Operations to Spintex And Kasoa



The newly opened Spintex Branch

Access Bank Ghana continues to expand its operations across the country, with strategic branches in the heart of communities where customers live and work. The latest additions are two new branches cited on the Spintex Road close to the Coca Cola roundabout and in Kasoa at the "I See" shopping mall.

The addition of the two branches brings the Bank's total network to forty-two business locations across the country. The two new 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 a refreshing white colour 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, bills payment services, e-banking, card services as well as domestic and international money transfer through Western Union, Moneygram and Cross border.

Corporate Social Responsibility

Volunteering Staff Reach Out to Our Communities



(L-R) Kameel Adebayo Stephen Abban and Joanna Bannerman from Access Bank staff presenting items to the Accra Psychiatric Hospital Donation to Eye of the Lord Orphanage
Access Bank in a handshake with prosthetic limb beneficiaries

Access Staff from all 42 office location of the Bank were put in 13 Groups to undertake different charity initiatives, community investments and social intervention programmes across the country.

The various projects were targeted towards the health and education sectors as well as the less privileged in society. This initiative forms part of the Bank's long term commitment to building sustainable societies through its Corporate Social Responsibility (CSR) strategy of investing in the communities where it operates.

Among the beneficiaries of the Bank's Employee Volunteering Programmes were seventeen (17) physically challenged persons from the National Prosthetic and Orthotics Centre (NPOC) who could neither stand nor walk on their own. Courtesy of Staff of Access Bank (Ghana) Limited, these patients now have the opportunity to move around freely with the help of prosthetic limbs.

Still on health care, another Volunteering Group took up the project of refurbishing the reception and male ward of the Accra Psychiatric Hospital by painting and providing 4 tables and 6 benches as dining sets for 50 patients.

Through this health intervention, 6 computers, a television, bed sheets, towels, sponges among others were donated to the hospital to support their efforts at catering for the patients.

Under the social intervention project, Eye of the Lord orphanage at Otoase, near Nsawam and Marian Sisters of Eucharistic Love Nazareth Home in Tamale were among the beneficiaries, of assorted food items and educational materials.

Over the last 4 years, Access Bank (Ghana) Limited has continuously demonstrated a strong commitment to social sector investments in line with its policy on sustainability.



Money Transfer Recipients Rush for More Goodies in Access' 'Gye na gye ne more' promo



The 'Gye na gye ne more' promo is giving customers greater rewards for remittances

Access Bank has re-introduced its popular 'Gye na gye' remittance campaign. The second phase of the campaign dubbed 'Gye na gye ne more' is giving customers greater rewards for sending or receiving cash remittances using Access Bank's suite of money transfer services.

Customers are already flocking en-masse to the Bank's 42 locations nationwide to claim their 'Gye na gye ne more' goodies. This time round, customers who send or receive money either via Western Union, MoneyGram or Access Bank's Cross Border Money Transfer Services receive instant credit vouchers of up to GHS 10.00. Three top customers each month will be rewarded with free mobile airtime for one whole year.

Speaking about the revamped remittance campaign, Group Head of Personal Banking, Mr Stephen Abban, reiterated that, 'the campaign is intended to show appreciation to loyal customers who continue to patronise the Bank's money transfer services'.

Events-in-pix



Bank of the Year



Jubilant staff cheering while receiving the "Bank of the Year Award"



(2nd left) Matilda A, Head Corporate Communications at Access Bank leads delegation to receive Best Bank in CSR award



(2nd Left) Mr. Ken Ashigbey (MD, Graphic Communications Group) presents Enterprise Finance award to Access Bank team



(2nd Left) Mr. Isaac Yorke, Group Head for IBG III receives "Household Finance" Award. Looking on is Matilda Asante-Aseidu

Schools Art Competition



From Left: Dolapo presenting Art supplies from Acrilex to a pupil at St Martin de Porres and Mr Laast, Director of St Martins de Porres



A cross-section of Management and Staff of Access with the winners of the Art competition at Morning Star School



Dolapo presenting Art supplies from Acrilex to a pupil at Morning Star School, looking on is Ann Obeng Ababio (Head, HR)

End of Year Activities



MD and staff of Access Bank in a pose with Rapper Sarkodie at the staff party



Some staff in a pose at the staff party



Kid's Party



Carols Service

Joke of the Month



Resolving to surprise her husband, an executive's wife stops by his office. As she walks in unannounced, she finds his secretary sitting on his lap. Without hesitating, he begins to dictate a letter... "And in conclusion gentlemen, budget cut or not, I cannot continue to operate this office with just one chair".

One Minute Tip



"We should see our customers as guests invited to a party where we are the hosts. It's our responsibility to make sure every aspect of their experience is comfortable and enjoyable. **Jeff Bezos, CEO Amazon**