

CUSTOMERS' DIGEST

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2015 Customer Service Week Ends On Explosive Note With 'Women On Fire'



Kameel Adebayo-Executive Director for Operations & IT at Access Bank presents prize to a winner in the pick and win raffle

Customers of Access Bank were given an exciting treat at the National Theatre to climax the 2015 Customer Service Week on Saturday, October 10. They were hosted to a cocktail session followed by an exclusive showing of **'Women on Fire'**, an original stage play by Uncle Ebo Whyte of Roverman Productions.

The Service Week, spanning October 5 to October

10, is one of the many occasions during which the Bank organises series of activities to appreciate its cherished customers. Observed globally, this year's Customer Service Week was on the theme *'Experience the Service'*. Customer conscious organisations take this opportunity to reflect on the service rendered to customers and to identify key areas to improve their operations.

Speaking at the event, the Managing Director of Access Bank Ghana, Mr. Dolapo Ogundimu stated, *"The differentiating factor for the banking industry is how the customer is served. The quality of your service is the determinant factor as to whether the customer will stay loyal to you now or in the future. We recognize this fact and have prioritized Customer Service excellence across our operations. At Access Bank we believe that everything we do revolves around one person, the customer"*.

The weeklong event comprised activities such as light refreshments at the Banking Halls, a *'Pick and Win'* draw where customers were rewarded with Branded Souvenirs and special visits by Management to key customers of the Bank. These activities formed part of the Bank's effort to reward customers for their valued patronage and loyalty.

Change Your Level Promo Rewards First Mini Draw

The ongoing **"Change Your Level"** promo has revealed twenty lucky customers as winners in its first mini draw. The draw saw one of the Bank's customers in Tarkwa, Mr Rajeshkumar Pravinbhai Soni, emerge as winner of the all-expense paid vacation for a family of four to Dubai (with spending money). Other lucky customers have also been rewarded with exciting prizes including LED TVs, tablets, smart phones, rechargeable fans and lamps.

Receiving his prize in a short ceremony at the Osu Oxford branch of the Bank, an elated Mr Soni, said he couldn't believe that he was the winner of the Dubai trip.

He stated: *"I'm so excited with this amazing prize for a family vacation. I have a very busy work schedule and an opportunity to take a break from work to enjoy a relaxing vacation is invaluable. I thank Access Bank for living up to their promise of appreciating loyal customers."*



Mr. Stephen Abban, Group Head of Personal Banking presenting Mr. Rajeshkumar Soni with his prize

Presenting the Prizes to the winners Group Head of Personal Banking at Access Bank, Mr Stephen Abban, mentioned that the Bank will continuously reward customers for their patronage and confidence in its service. There is one more mini-draw and the grand draw to be held which will reward winners with a brand new Hyundai Accent and a plush 3-bedroom house respectively.

Product Focus



The Golden Age Account

The Golden Age account is designed to fit the peculiar needs of senior citizens of age 55 years and above. It bears the following features and benefits:

Features

- Minimum opening and average balance of GHS 20.00
- Attractive interest rate – 3% p.a

Benefits

- No COT charges
- Free debit card (Access link card) and clearing cheque book
- Electronic banking products-alerts, internet and mobile banking
- Free e-statement
- Access to Visa card (optional -at a fee)
- Priority treatment and zero queuing at all branches
- Speedy processing of monthly pensions

* Exclusive discounts at selected partner outlets.



CARD DATA PROTECTION

HOW DO I HELP STOP FRAUD?

- Review receipts before you sign
- Sign up for email/text "transaction alerts" from your bank
- Keep copies of ATM and sales receipts for your records
- Be aware of your surroundings
- Guard your PIN from fraudster "shoulder surfing"
- Report missing cards immediately

SPEED SERVICE SECURITY

Customer Speaks

"I went to your branch at Kaneshie Post Office, just to buy a passport form and I must say I was impressed with your service, having gone through some frustrations from other banks. Consequently, I am keen to know about your services especially with regards to accounts. I need information on requirements for opening a savings and current account as well as a foreign account. I look forward to enjoying more of your swift and comfortable service."

Kingsley Razak



Innovation

Access Pushes Boundaries With Enhanced Internet Banking Service



Angela Okugo, Group Head, Channels Services

The enhanced internet banking service has a user-friendly interface that allows for intuitive navigation. It also enables the user to access a preview of the last twenty transactions on their account, instant funds transfer to third parties within or outside Access Bank and set standing instructions. The service further allows customers to carry out balance enquiries, bill payments, airtime top-up, card requests, account statement requests, stop-payment requests, cheque book requests and confirmation etc.

Commenting on the new service, Access Bank's Group Head for Channels Services said: "This revamped and ultra-secure Internet Banking service is designed to give our customers the utmost convenience; it provides 24/7 access to Account information and Banking activity, enables performance of transactions in real time and allows for easy self registration." She urged customers to sign onto the service and experience convenient banking.

Access Bank has rolled out its new and enhanced Internet Banking service for retail customers to provide them with the most comfortable banking experience. The new Internet Banking service allows customers to perform banking activities with ease while on the go, office or at home via the internet.

Golfers Thrill At Access Monthly Medal Tourney



Dolapo Ogundimu, Managing Director, Access Bank presenting the winner's trophy to Prince Agyiri

As part of its commitment to develop sports and promote healthy lifestyles, Access Bank has partnered the Tema Country Golf Club to host a monthly tournament dubbed 'Access Monthly Medal'.

The tournament, begun in September and had over a hundred golfers competing in the one-day, 18-hole medal play challenge. At the end of the exciting maiden tournament, Mr. Prince Agyiri emerged the overall winner while Mr Teye Lartey Gbebei emerged winner in the second edition in October.

Speaking to the golfers at the event, Dolapo Ogundimu, Managing Director of the Bank remarked, "As a discipline, golf teaches valuable lessons that many businesses continue to take cues from. Today, we have witnessed a great display of passion and perseverance from our competing golfers. These are values we, at Access Bank associate with and seek to promote in sports development."

Keeping Healthy

Desk Exercise

- Improvised exercise tips to boost health and productivity at work

These simple desk exercises better known as deskercises can go a long way to improve your heart-rate, blood circulation and general well-being:



• **The Triceps Dip** – Using a sturdy desk or a non-rolling chair, sit at the very edge and place hands on either side of the body while gripping the chair's edge. With feet planted on the floor a step or two away from the desk or chair, straighten up the arms to lift up the body. Next, bend the arms to reach a 90-degree angle so that your body dips down. Hold and re-straighten while keeping the body raised above the chair. Repeat this 8-10 times.



• **The Office Prayer**–Seated upright with feet flat on the floor, bring the palms together in front of the chest and push both hands together powerfully until you feel the arm muscles contract. Hold the prayer hands pushed together for 20 seconds. Release and repeat the sequence at least 15 times.

How To

Self-register and log-in to Access Bank's Retail Internet Banking service:

1. Click on <https://ibank.ghana.accessbankplc.com/RetailBank>
2. Click Register Now on the default page
3. Provide your Account Number
4. Click Next to continue
5. Receive your unique authentication code via SMS or email
6. Enter the Authentication Code received and click Submit
7. Provide desired Username and Password and select a secure image and click Submit
8. Application confirms the Successful Online Registration
9. Click Login to enter the username and password just created
10. Enjoy the new experience!

Upcoming Events

- 2nd Draw in Change your level Promo - December
- Budding Writer (Children's Writing Competition) - December



Newly Opened Haatso Branch Commences Business



The Haatso Branch will bring Access Bank's services to inhabitants of Atomic, Dome, Kwabenya and its environs

Access Bank has opened its latest branch in the heart of Haatso in response to feedback received from customers.

The newly opened branch brings to forty-four the Bank's total number of locations nationwide. It will afford residents of Atomic, Dome, Kwabenya and its environs within the Ga-East district proximity to take advantage of the Bank's suit of financial services.

Commenting after the new Branch was inaugurated, Group Head of Personal Banking, Mr Stephen Abban, stated "Our decision to open the Haatso Branch was in response to several customer requests to bring our unique banking services closer to them. Again, this move is consistent with our strategy of making our banking services available to the underserved and underbanked." He added that the Bank seeks to increase its presence across the country with the opening of two new branches in Bolgatanga and Wa.

FAQs

Visa Debit Card



- What is a Visa Debit Card?**
A Visa Debit Card is an **internationally accepted card** linked directly to your current or savings account. It is chip and pin enabled and comes personalized with your name.
- How do I get a Visa Debit Card and how much does it cost?**
Go to any **Access Bank branch**, open an account and request for the visa card. The cost of the card is **GHS15.00**.
- What are the ATM charges?**
Access ATMs - **FREE**
Other bank's - **GHS1.50 + 0.4%** of amount withdrawn
International ATMs - **USD2.00 + 2%** of amount withdrawn.
- Can I use my Visa Debit Card online or on a POS?**
Yes. Online and POS transactions are **FREE**.
- Can two people share one Visa Debit Card?**
No. In the case of a Joint account, a request can be made for each person to hold a separate card in their own name but linked to the same account.
- What is the delivery period when I request for a visa debit card?**
Five (5) working days from when card request is made in the system.
- Do I need an account with Access Bank before I can own a visa debit card?**
Yes, you need an account with Access Bank to own a Visa debit card.
- How long does it take for cash to be reversed into customers' account when a dispense error occurs?**
Access ATM - **automatically** in 24 hours.
Other Banks' ATMs - **45 working days** after a dispute has been raised.
- What is the daily withdrawal limit on the card?**
ATM withdrawal - **GHS1000**
POS & Online - **GHS15,000.00**.
This limit can be increased per customer request.
- How can I make payments in other currencies since my card is cedi-denominated?**
Visa cards are used for payment in all internationally accepted currencies regardless of the card account currency.

Weekend Banking Locations

Saturday

LOCATION	ADDRESS	PHONE NUMBERS
Kaneshie Main	Winneba Road Near Pamprom Traffic Light Kaneshie, Accra	+233 302 662370, 302 662399
Okaishie	House No D767/A Beach Avenue Tudu, Okaishie, Accra	+233 289 330050
Abeka Lapaz	Former Bambolino Restaurant	+233 302420070-1
Madina	Hollywood Shopping Centre Accra-Aburi Road	+233 (0) 302520709, 302 520725
Osu Watson	Watson House Osu, La Road, Accra	+233 302779152, 302779530, 289 335932, 244 335932
Osu Oxford	41 Cantonments Road next To Osu Food Court, Oxford Street	+233 302 774290, 302 787319
Ring Road	Ring Road Industrial Area North Plot, No 30a Ring Road Central	+233 302 254701, 302 254741
Tema Comm. 1	Plot S24, Site 18 Community 1	+233 303 203079, 303 203095
Ashaiman	Accra-Ada Road, Ashaiman	+233 303 300122
Suame	Offinso-Kumasi Road, Suame	+233 322 083971-7
Adum	Prempeh II Street-Adum, Kumasi	+233 322 083871
Techiman	Plot No.156, Block J, Sector 1 Tamale Road, Techiman	+233 352 522060, 352 522062/3
Tamale	No. 2 Bank Street, Bank of Ghana Road, Tamale	+233 372 027112-5, 372 027127, 372 027121
Sefwi	Opp. the Ghana Cocobod Office	+233 32 192520, 322 192520
Takwa	Plot No.3, Post Office Road	+233 312 322606, 312 322619, 312 322593
Takoradi	House No Pt 131, Liberation Road, Opposite Bank Of Ghana	+233 312 032032, 312 028450, 312 030244
Alabar	Main Aboabo – Alabar Road	0307 021262

Sunday

Madina Agency	Hollywood Shopping Centre, Accra-Aburi Road	+233302520709, 302520725, 302520715
Kasoa Agency	Kasoa High Tension, Off Kasoa Bawjiwase Road	0302 742699
Nima Agency	House No. 114/12	0302 742699

ATM Locator

Offsite ATMs

LOCATION	ADDRESS
Maxmart	Maxmart family Shopping Center, 37 Liberation road, Opposite Golden Tulip Hotel, Accra, Greater Accra.
Spintex	Glory Oil Filling Station, Spintex road, Greater Accra.
Civil Service	CLOGSAG Office, Ministries, Accra, Greater Accra.
Legon	Central Cafeteria, Adjacent SRC Union Building, University of Ghana, Legon, Accra, Greater Accra.
WAPIC	35 Aviation road, Airport residential Area, Accra, Greater Accra adjacent Nyaho Medical Centre.
Dzorwulu	Osu Badu Street, Dzorwulu, Accra, Ghana adjacent Say Cheers.
Marina Mall	Mall Entrance, Marina Shopping mall, Airport City, Accra.
KNUST	Near Republic Hall, KNUST, Kumasi, Ashanti region.
Korle-bu Hospital	Korle-bu ATM farm, Korle-bu, Accra, Ghana.
Tema Oil Refinery	On the premises of TOR, Tema, Greater Accra.
UPSA Hostel	UPSA hostel; On UPSA road, opposite Presec gate, Accra.
Tamale Polytechnic	Campus of Tamale Polytechnic, Tamale, Northern region.
Kwadaso	Kwadaso SDA nursing training, Kwadaso, Ashanti Region.
Chirano	Chirano Mines, Chirano, Western Region.

RIA Management Pays Courtesy Call On Access Bank



Some management members and staff of Access Bank with RIA officials

In a bid to deepen the relationship between the two organisations, top officials of Remittance Intra America (RIA) Money Transfer paid a courtesy call on Access Bank on Wednesday, October 7.

Leading the RIA team, Mr. El Hadji Malick Seck, Managing Director for Africa, was accompanied by Mr. Rogelio Lope, Global Sales and Marketing Director, Mr. Ignacio Reid, Operations Director for EMEASA among others. The courtesy call formed part of the global remittance agency's road show which sought to solicit feedback from partner organisations so as to improve their services for customers.

Receiving the RIA officials, Dolapo Ogundimu, Managing Director, Access Bank Ghana expressed his appreciation to the team for the thoughtful gesture and expressed confidence that the partnership would be mutually beneficial. He remarked, *"Though our partnership with RIA began just recently, the business growth rate has been phenomenal."* In a response, Mr. Malick Seck assured Access Bank of RIA's unflinching support in their bid to provide essential financial services to customers.

RIA is an international money transfer company that was founded in 1987. It is a subsidiary of Euronet Worldwide Inc. and a recognised leader in the money transfer industry with an operation spanning over 137 countries and more than 204,000 locations. In April this year, Access Bank sealed a partnership with RIA with a view towards enriching the Bank's portfolio of remittance offerings thereby becoming the bank of choice for remittances in Ghana.

Events-in-pix



Customer Service Week



Dolapo Ogundimu, MD of Access Bank delivering the welcome address at Customer Service Week Celebration



A cross section of happy customers during the CSW



An official of the bank taking customers through various e-banking services

Change Your Level Promo



Nana Adu Kyeremateng, Head, Corporate Communications explaining the promo concept during the launch



A cross section of guests at the promo launch



Other winners in the first mini draw

Volunteering Staff Give back to Society



Staff supported the Dormaa Presbyterian Hospital with incubators to help save the lives of premature babies



Staff partnered ABAN (A Ban Against Neglect) to support their Vocational Sewing apprenticeship aspect



The group donated items to the Princess Marie Louise Hospital

Joke of the Month



Reaching the end of a job interview, the Human Resources Officer questioned a young engineer fresh out of University. "And what starting salary are you looking for?" The engineer replies, "In the region of GHS 300,000 a year, depending on the benefits package." The interviewer inquires, "Well, what would you say to a package of five weeks' vacation, 14 paid holidays, full medical and dental, company matching retirement fund up to 50% of salary, and a company car leased every two years, say, a red 2015 Mercedes Benz C Class?" The engineer sits up straight and says, "Wow! Are you kidding?" The interviewer replies, "Yeah, but you started it."

One Minute Tip



"This may seem simple, but you need to give customers what they want, not what you think they want. And, if you do this, they will keep coming back."

- John Ilhan