

CUSTOMERS' DIGEST

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Access Bank makes history as it lists on the Ghana Stock Exchange



L-R: Abena Amoah (Director), Ningquan xu (MD, Sentuo Steel), Kweku Bedu Addo (Chairman, GSE), Dolapo Ogundimu (MD), Frank Beecham (Board Chairman) and Kameel Adebayo (Executive Director) look on while Joyce Boakye (Head of listing, GSE) explains the listing process.

Access Bank Ghana made history in Accra on Wednesday December 23, 2016 as it became the first Bank with Nigerian ownership to successfully list on the Ghana Stock Exchange (GSE). This milestone also meant that Access Bank was now the 11th Bank and the 41st company to list on the Ghanaian bourse.

In a brief ceremony held on the trading floor of the GSE, the Managing Director of Access Bank, Mr. Dolapo Ogundimu indicated that this milestone has always been in the growth plans of the Bank.

He added that, "We have been clear in our mind that to rank amongst the top tier Banks in Ghana within the next few years, then it was important to make our banking franchise more indigenous. And certainly, this involved setting new standards and being more inclusive in ownership."

Congratulating the Bank on this feat, the Managing Director of the Ghana Stock Exchange, Mr. Kofi Yamoah noted that Access Bank being the first Ghanaian bank of Nigerian origin to list on the bourse was commendable and hoped that it will attract other financial institutions to list.

The colourful and memorable event was well attended by distinguished personalities including members of the Access Bank Board led by the Chairman, Mr. Beecham; Chairman of the Ghana Stock Exchange, Mr. Kweku Bedu Addo; Managing Director of Sentuo Steel – Mr. Ningquan Xu as well as representatives from the Bank of Ghana, Nigerian High Commission, SSNIT and SEC among others.

The Access Bank IPO which opened on 19 October and closed 25 November, 2016, sought to issue 26,000,000 shares at GHs 4 per share to raise GHs 104million.

2016 ends on high note with carols service and bonding activities



Access Bank Choir serenading the audience

Crowning an eventful year and ushering in the Christmas season, Access Bank Ghana treated its staff and stakeholders to a night of carols and thanksgiving as the 2016 year gradually came to an end.

The carols service had the Access Bank Choir and the Access Colour Teams perform to various carols and helped to bring the African Christmas spirit alive at the Christ the King Parish.

The fun continued at the La Palm Royal Beach with the Bank's annual get-together for staff and stakeholders to foster team building and congratulate staff for putting up a good performance throughout the year. Staff cheered to guest performers, Mr Eazi and artiste of the year, E.L electrifying the atmosphere with excitement.

Children of the Bank's staff were not left out in the festivities. They were treated to a fairy tale Christmas party with cartoon characters from Disney World, fun games and free gifts.

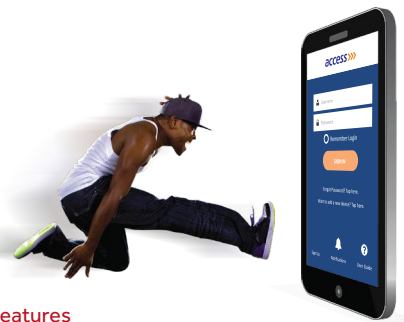
Thanking staff for their commitment to the Bank, the Head of Human Resources, Mrs. Ann Obeng-Ababio used the occasion to encourage staff to continue working hard in the coming new year to ensure the Bank achieves its objective of ranking among top tier banks in Ghana.

These annual events, which take place across all the Bank's locations, help to usher staff and stakeholders into the Christmas season while basking in all the joys and merry-making that comes with Christmas and look forward to a better year.

Product Focus

Access Mobile App

The revamped **Access Mobile App** allows individuals to perform banking activities at home or from anywhere via smart phone with internet connectivity.



Features

- Friendly interface
- Transfer funds to third party within and outside Access Bank
- Preview of previous transactions on account
- Make cheque/card requests

Benefits

- Account information can be accessed at any time 24/7
- Customers can perform banking transactions in real time
- It's absolutely secure
- Customers can self-register easily
- Customers can perform routine transactions such as account transfers, balance inquiries, bill payments, air time top-up, card requests, cheque book requests and more.

Download & register the Access Mobile App now!

1. Go to your App Store / Play Store / BlackBerry Store
2. Key in 'Access Bank Plc' in the search box
3. Download the app
4. Key in your account details into the info boxes provided to register
5. Go to the upper left corner of the app interface and choose the Ghana flag
6. Insert your chosen username and password
7. Your app is ready for use...

DOWNLOAD NOW FROM THE VARIOUS APP STORES! SEARCH FOR 'ACCESS BANK PLC'



SPEED SERVICE SECURITY



Customer Speaks

Access Bank, you guys rock! You are top guys. Great customer service; the best I've had this year. Keep up the good work. Awesome service!

Kofi Asare
Kumasi



Customers express delight at Customer Service Week Celebrations



Kameel Adebayo presents prize to a customer for winning in the lucky dip

Customers of Access Bank have expressed pleasure at the fantastic service experience they enjoyed at the Bank's various outlets during the recent 2016 Customer Service Week celebrations.

The week-long celebration was crowned with an exclusive performance of the stage-play 'Forbidden', written and directed by renowned Ghanaian playwright, Uncle Ebo Whyte

of Roverman Productions. Excited customers were full of praise for Access Bank after the curtains were drawn on the theatre production. One of the customers interviewed after the play remarked, "All I can say is that, when it comes to delighting customers, other banks just talk the talk but only Access Bank actually walks the talk. Thank you for an awesome treat yet again." In his address to patrons of the play, the Executive Director, Operations & IT, Kameel Adebayo reiterated the Bank's unflinching passion for customers. He remarked, "Our relentless commitment towards satisfying and exceeding each customer's requirement is what drives us to keep innovating and diversifying our product portfolio while improving our service." This served as a basis for this year's theme: "Different Needs; One Unique Experience".

The week-long program was marked with activities across all the Bank's Branches Nationwide and customers were treated to enhanced customer service and special appreciation packages. Access Bank uses the annual Customer Service Week celebration to heighten staff commitment to service while appreciating customers for their loyal patronage.

Innovation

Access Bank launches Customer Feedback System



In an industry-first move, the Bank has installed proprietary feedback systems at all Branches across the country, to further facilitate real-time dialogue with customers in order to improve customer satisfaction. This is in view of the Bank's identification of customer feedback as a critical success factor for strengthening customer relationships.

The Customer Feedback System (CFS) is in the form of a booth

housing an IP Phone which auto-dials directly to our 24 Hour Contact Centre. It will serve as an alternate channel for customers at the Branch to lodge complaints and also receive prompt feedback on enquiries.

In her remarks, after the CFS was launched, Head of Customer Experience, Hetty Mercer, stated that: "Access Bank places a supreme priority on customer satisfaction. It is in line with this objective that we have deployed the CFS as an alternative for customers to get their issues addressed especially during non-working hours at the branches."

With the exception of a few locations where the booths are internally positioned, the CFS are mostly situated outside the Banking Halls.

Access Bank partners Aramex to introduce 'Shop & Ship' service



Customers of Access Bank who enjoy shopping with their Access Visa cards can now ship their purchased items directly to Ghana with Aramex's "Shop & Ship".

Shop & Ship, powered by Aramex gives members shipping addresses in the US, UK, China, Germany, France, UAE, Singapore, Malaysia, Italy, Hong Kong, Spain, India, South Africa, Canada and Turkey to use as forwarding addresses on their favorite online store and have them shipped to Ghana at reasonable shipping rates.

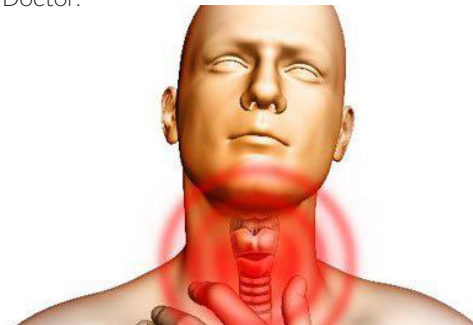
By offering the Shop & Ship service, an online platform and delivery services, Access Bank is bringing to Ghana, a convenient shopping experience where customers will receive purchased goods in a short period of time. This makes relying on relatives and friends to deliver items from abroad a thing of the past.

Customers who wish to register for a lifetime membership of Shop & Ship can pick up their registration forms from any of Access Bank's 49 locations across the country or download from the Bank's website: www.ghana.accessbankplc.com.

Keeping Healthy

Home remedies for sore throat

A sore throat refers to pain, itchiness, or irritation of the throat. You may have difficulty swallowing food and liquids, and the pain may get worse when you try to swallow. Throat pain is the primary symptom of a sore throat. Though the pain may be unbearable one may want take a few measures to reduce the pain instead of rushing to see a Doctor.



HONEY

Honey mixed in tea or simply taken straight up is a common household remedy for a sore throat.



SALT WATER

Gargling salt water solution consisting of 1/2 teaspoon of salt is a known treatment for sore throats. According to the University of Connecticut, gargling with warm salt water can help soothe a sore throat and break down secretions. It's also known to help kill bacteria in the throat.



BAKING SODA AND SALT GARGLE

While the salt water gargle is more commonly used, gargling baking soda mixed with salt water can help to relieve a sore throat as well. Gargling this solution can kill bacteria and prevent both yeast and fungi growth.



Access Bank partners University of Ghana for Sports Development



Dr. Bella Bello Bitugu receives the cheque from Nana Adu Kyeremateng

Access Bank, in a signed memorandum of understanding (MOU) with the Sports Directorate of the University of Ghana is supporting to build and nurture talents in various disciplines. Worth more than GHS 30,000, the partnership will aid the Directorate to organize four Interhall athletics competitions aimed at promoting the holistic development of human resources at the University through sports.

Established in 2005, the mission of the University of Ghana Sports Directorate is to enhance the fitness, health, well-being and holistic development of students, staff and the University community through participation in worthwhile recreational and sporting activities. The Directorate also seeks to become a leader for change in the academic discipline and profession of sports in partnership with relevant stakeholders.

In a short ceremony to announce the partnership, the Head of Corporate Communications, Nana Adu Kyeremateng mentioned that Sports and the Arts are key pillars of the Bank's Corporate Social Responsibility plan since it constitutes an avenue for creating good communal spirit for development of human resource capabilities. He added that "Two great institutions coming together for the good of sports can only propel sports to grow on the university campus and culminate in identifying some promising athletic talent that can represent us in international competitions."

The Director at the Sports Directorate, Dr. Bella Bello Bitugu used the occasion to thank the Bank for its partnership and assured the team that the partnership will go a long way to improve athletics competitions in the university.

Access Bank's "W" campaign wins International PR award



Esther Cobbah and Dolapo Ogundimu display the award

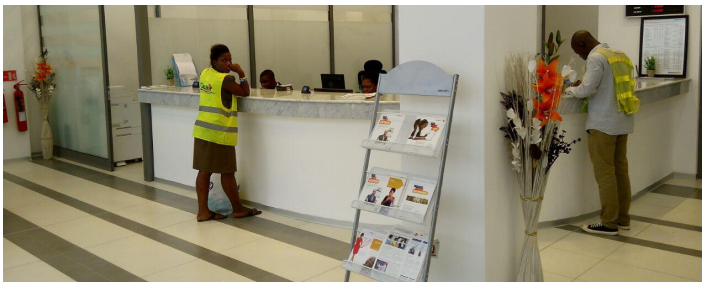
Access Bank's W Initiative which was launched in March 2015 in Ghana with an innovative media campaign dubbed 'Colour me W' by Stratcomm Africa has won an award at the United Nations Award for Public Relations and Sustainable Development. The awards ceremony took place during the 2016 International Public Relations Association (IPRA) Golden World Awards.

The award was won for the initiative's objective to accelerate the realisation of the UN goal on gender equality; the number five priority of the UN Sustainable Development goals. The campaign also sought to primarily promote economic empowerment among Ghanaian women through the introduction of banking products that fit into their peculiar needs. Presenting the award to management at the head office, CEO of Stratcomm Africa, Miss Esther AN Cobbah thanked the Bank for contributing to the organisation's feat saying "The Bank believed in Stratcomm Africa and we are grateful for the opportunity to be part of such an initiative that is helping to improve the lives of many women in Ghana."

MD Dolapo Ogundimu, commended the Stratcomm Africa team for their professionalism and immense support which helped to make the launch very successful. The W initiative continues to inspire and support many women across all ages to pursue and achieve their career, business and other life goals. The 'W' bouquet was recently enhanced with the launch of the Maternal Health Support Scheme (MHSS) which provides concessionary loans to families for fertility and other specialist treatments.

Services

Access Bank expands operations with the unveiling of four new branches



Access Bank Cargo Centre Branch

Access Bank Ghana continues to expand its operations across the country, with strategic branches in the hearts of communities as well as commercial hubs where customers live and work. This development is a key aspect of the Bank's financial inclusion agenda which seeks to make financial freedom available to all.

The latest additions are four new branches sited at the Airport Cargo Village in Accra, Wa, the Kwame Nkrumah University of Science and Technology (KNUST), Kumasi and the University of Ghana (UG), Legon, Accra. The addition of the four branches brings the Bank's total branch network to forty-nine business locations across the country. The new locations have been equipped with model ambience and architecture designed to make the banking experience for customers memorable. Additionally, the UG and KNUST branches are fully digitized thus offering customers an immersive and ultra-modern banking experience with a variety of self-help portals and digital equipment.

The newly opened branches will offer the Banks 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.

Money Transfer recipients rush for more goodies in the Access' 'Gye Na Gye Ne Saa' promo



Access Bank has re-introduced its popular 'Gye na gye' remittance campaign to give its teeming remittance customers a rewarding treat during this yuletide season. The rehashed phase of the campaign dubbed 'Gye na gye ne saa' is providing customers with 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 49 branches nationwide to claim their 'Gye na gye ne saa' goodies. This time round, customers who send or receive money either via Western Union, MoneyGram, RIA or Access Bank's Cross Border Money Transfer Services receive instant credit vouchers from GHS 2.00 up to GHS 10.00.

Speaking about the revamped remittance campaign, Group Head of Personal Banking, Stephen Abban, reiterated that, "the campaign is intended to show appreciation and reward loyal customers who continue to patronise the bank's money transfer products".



Sustainability

Volunteering Staff reach out to our Communities



Volunteering Employees of Access Bank registers over 500 persons on NHIS

Access Staff from all 49 office locations of the Bank were put in 17 Groups to undertake different charity initiatives, community investments and social intervention programs 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 Programs were staff and pupils of the Kpenoe EP primary school in Ho. Staff of the Bank from the Ho Branch repaired and replaced their outdoor playing equipment (swings, seesaw), engaged in

clean up exercise, donated teaching & learning materials for the school and engaged the children in a two-hour tutoring and mentoring exercise to inspire the kids on the need for education. Schools such as Ohwimaase MA Basic School in Kumasi, Akotoshie MA Basic, Kemsco Junior High and Tema Community 1 number 3 Day Care Centre among others also benefited from various volunteer projects including the provision of polytanks, furniture, ICT equipment etc.

On health care, another Volunteering Group took up a blood donation exercise in association with the Red Cross Society and the lab technology unit of the 37 military hospital and co-opted Head Office staff to donate towards stocking the national blood bank. Other volunteering groups adopted health care institutions such as the Nima Polyclinic Maternity block, the Nsawam General Hospital, Afrikids Medical Centre and others. Essential equipment and items for patients such as stethoscopes, washing machines, needle holders, a Fetal Heart Doppler, curtains, bedsheets etc.

Under the social intervention project, yet another Volunteer group signed on about 500 underprivileged people including children, incapacitated mothers and the aged onto the National Health Insurance Scheme (NHIS) thereby offering them access to general healthcare. Over the last 6 years, Access Bank (Ghana) Limited has continuously demonstrated a strong commitment to social sector investments in line with its policy on sustainability.

Events-in-pix



Carols Service



Kids Party



End of Year Staff Party



Employee Volunteering Programs



Joke of the Month



Three thieves are in court to be sentenced for their misdeeds. The judge says: "I will give a penalty corresponding to the number of things you have stolen." The first man was sentenced to a year in jail for pilfering a can of sardine. The second one got 30 years for stealing a tray of eggs. Akpos, the third thief began crying, he had stolen a bag of rice.

One Minute Tip



No amount of advertising can repair the damage done by failing to properly address a customer's concern.

— Albert Schindler