

CUSTOMERS' DIGEST

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"Get Paid Anyday" Campaign Launched for Salaried Workers



Dolapo Ogundimu, Managing Director, Access Bank

Access Bank has unveiled its new campaign dubbed "Get Paid Anyday" targeted at Public and Private sector employees across the country.

The new and exciting campaign is expected to support workers with a suite of loan products including Automatic Salary Advance and Personal loans, with flexible payment terms. Other benefits include Educational and Vehicle Loans plus

Lifetime free account maintenance charge, Free ATM card and cheque book, Free e-banking, Exclusive discounts at outlets of loyalty partners, access to insurance products and much more.

Get Paid Anyday will run on the back of the Bank's M-Power Salary Account, which is specifically designed to provide smart financial solutions for employees, to help them meet their daily needs and aspirations.

Unveiling this new campaign, the Managing Director of Access Bank Ghana, Mr. Dolapo Ogundimu noted: "This new campaign for salaried workers is another way of rewarding new and existing customers, while helping them to take advantage of their monthly income to achieve their aspirations and meet their daily expenses."

To apply for an M-Power Salary Account, existing and new customers will have to visit any Access Bank location, complete an M-Power Salary Account form with necessary documentation and advise their current employers.

Mr. Abbas Mazeh Wins 3-Bedroom House in 'Change Your Level' Promo



Yvonne Antonio, Head, Inclusive Banking Unit presents keys of the 3 bedroom house to the ultimate winner, Mr. Abbas Mazeh

In a colourful ceremony held at Saka Homes in Oyarifa, Mr. Abbas Mazeh the ultimate winner in the just ended "Change Your Level" promo has been presented with his prize of an ultra-modern 3 bedroom house completely fitted with air conditions and automated gate.

He was drawn with 35 other lucky customers who received a flat screen LED TV, tablets, smart phones and rechargeable lamps for their participation.

The Group Head for Personal Banking at Access Bank, Mr. Stephen Abban, welcoming guests, used the occasion to thank customers of the Bank for participating in the promo. "We are excited that Ghanaians saw the value we were offering and came on board to participate. Within the last few months, we have witnessed many individuals open accounts with Access Bank", he said.

The promo which begun in September last year has rewarded over 70 customers, with two customers winning an all-expense paid luxurious vacation to Dubai and a brand new Hyundai Accent respectively.

The promotion was in partnership with the National Lotteries Authority (NLA) under the Caritas platform, Saka Homes and Stallion Motors Gh. Ltd.

Product Focus

RETAIL INTERNET BANKING



Access Bank's Retail Internet Banking service allows individuals to perform banking activities at home or from anywhere via internet.

Features

- Friendly interface
- Transfer funds to third party within and outside Access Bank
- Set standing instructions
- Preview of last twenty transactions on account

Benefits

- Account information can be accessed at any time; day or night 24/7.
- Customers can perform banking transactions in real time.
- Customers can perform routine transactions such as Account Transfers, Balance Inquiries, Bill Payments, Airtime Top-Up, Card Requests, Account Statement and Stop-Payment Requests, Cheque Book requests, cheque confirmation and more.
- It is absolutely secure
- Customers can self-register easily

Self-register and log-in via the following steps:

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!

KNOW YOUR CHARGES

Kindly take note of the following bank transactional charges

	USD	EUR	GBP
Swift	USD 25	EUR 15	GBP 13
Transfer Commission			
Fca Account	1.25% of Transfer Amount		
FCA/GHS Account	0.75% of Transfer Amount		
Minimum Charge	USD 50	EUR 40	GBP 35
Vat (17.5%)	17.5% of Transfer Commission		
Corresponding Bank Charge (Optional)	USD 25	To Be Determined By Corresponding Bank	GBP 10

SPEED SERVICE SECURITY

Customer Speaks

"Great Bank, great service. I love Access Bank. You are the best! Especially when I didn't have to go all the way to your Head Office to pick up my new ATM card but you sent it to a Branch closer to me just as promised and on time."

Alfred Richie Bennett (Accra)



Innovation

Access Bank inspires Young Writers in Budding Writer Competition



Akosua Serwaa Owusu-Konadu in a pose with some management members and her parents

Miss Akosua Serwaa Owusu-Konadu from Sap's School has emerged winner in the maiden edition of the innovative Budding Writer competition powered by the Bank's kids account, Early Savers.

She received GHS 1,000 cash prize while the first and second runners-up, Rutuja Sonawane of DPS International School and Ashlyn Ofori-Adjei of Mary Mother of Good Counsel School received GHS 500 and GHS 250 respectively. These amounts have been deposited into an Early Savers accounts for the winners.

The competition, which was launched November 2015 in collaboration with Write from the Heart Book Club, received more than 130 entries from interested children who wrote short stories on the theme "The importance of savings".

A total of ten (10) finalists were presented with prizes at the Awards Presentation Ceremony held at the Head Office on 16th February, 2016. The finalists were treated to a tour of the newly refurbished Head Office and had the opportunity to interact with members of Management and staff.

Presenting the prizes to the winners, the Group Head for Personal Banking, Stephen Abban, congratulated the winners and added "Reading and writing continues to be used to help children express their values, attitudes and evoke change that goes a long way to impact our surroundings. That is why we focused this story writing competition on a key subject that has become the bane of many adults today, which is the habit of saving."

The "Budding Writer" competition is to provide the platform for young ones to unearth and nurture their creative writing talents.

Make Bulk Payments with Ease; Get 'AccessPay'

"AccessPay" is a unique web-based solution which is targeted at the Bank's corporate clients as well as government agencies. It provides a convenient and secure channel for processing bulk payments from the comfort of the institution's offices.



payments and other corporate level transactions.

The AccessPay platform also allows corporate institutions to monitor their payment activities, generate reports and view transactions made. It is accessible via any internet connected device e.g. Smartphones, tablets, laptops etc., thereby making it possible to grant corporate clients remote authorisation and verification for payments made.

With AccessPay, institutions such as Government Agencies/MDA's, Insurance companies, Security agencies, Hospitals, Hotels, Manufacturing companies, Private and Public Schools, Churches and more are guaranteed reduced cost and time for manual processing of payments as well as value added service for bulk payments. It also offers security in payroll processes and cash management while streamlining payroll management with very little human intervention.

AccessPay is a simple-to-use platform with a multi-level approval workflow which enables corporate bodies/organisations to:

- Pay salaries and make payments to vendors and other third-parties through a single secured channel.
- Process payments to other banks
- Make one-off and recurrent payments
- Upload supporting documents to enable bulk

Keeping Healthy

Health Benefits of Soursop



Did you know that soursop (otherwise known as 'Aluguntugui' in Ghanaian parlance) is effective for combating migraines? This spiky tropical fruit is enriched with many nutrients that provide diverse health benefits for the customer:



Ensures bowel regularity - Before you reach for laxatives to treat your constipation, you might first want to try eating the fibre-rich soursop. The soursop fibre also aids in weight loss and lowers the risk of colon problems.



Helps the body produce energy - Feeling a little tired? Eat soursop! It can supply the body a good amount of thiamine, (the B vitamin which is needed in aerobic energy production) which provides a natural boost of energy.



Prevents pregnancy complications - This spiky fruit contains folate. Studies have proven that folate intake during pregnancy prevents deficiency in pregnant women. A lack of this mineral during pregnancy may contribute to birth defects and pregnancy loss.



Put a check on anaemia - It can provide iron which prevents the common blood disorder anaemia - a condition in which the blood lacks enough healthy red blood cells. Red blood cells are responsible for the distribution of oxygen to the body tissues, giving the body energy.



Guard against migraines - Experience excruciating headache? Try soursop! It has riboflavin. Several studies have shown that high riboflavin intake helps prevent migraines.

Upcoming Events

- Launch of Maternal Health Support Scheme
- Launch of New Mobile Banking App
- Branch Guest Telling exercise
- Launch of Bancassurance



Access Bank Invests in Communities through Employee Volunteerism



The Bank and its Staff have for the past 6 years been contributing its quota towards the sustainable development of the communities within which it operates through various interventions in Health, Education, Environment and Arts & Culture sectors. Access Bank recognizes that sustainable development will not be achieved through government action alone and there is the need for such

corporate citizens to complement governments' efforts.

2015 was no different as over the 1,000 employee volunteers executed 17 different projects across 8 regions of Ghana. The projects, worth several thousands of cedis, touched the lives of more than 10,000 persons in 70 communities.

'W' Initiative Recognised at Women in Finance Magazine Awards



Mr. Allen Quaye presents award to the Access Bank Team

Barely a year after its launch, the Bank's flagship women empowerment programme, "W" Initiative has been adjudged Outstanding Banking Initiative, 2015 in the product and service category at the 3rd National Women in Finance Magazine Awards held on 27th February, 2016 at the Accra International Conference Centre.

The citation accompanying the award stated: *'W Initiative, a respected thriving and growing women sensitive programme by a reputable Bank in Ghana which having been successfully rolled out features specially crafted and designed products/services, to meet specific needs, and which will in principle make significant contributions to end user clientele, women and general society.'*

The President of Access Bank's Women Network (AWN) and Group Head for Commercial Banking, Mrs.

Joana Bannerman led the delegation to receive the award.

Commenting on the award, Matilda Asante-Asiedu - Head of Exclusive Banking expressed the Bank's appreciation to the organisers for this special recognition and added; *"Our quest as a Bank in rolling out the 'W' Initiative is to give every woman the platform they require to reach their full potential. This award is dedicated to the many women who believed in the Bank's dream of creating a conducive environment for women to thrive."*

Launched in February 2014, the awards are the nation's first time ever recognition of female finance professionals and is hosted by the quarterly National Women in Finance Magazine and seeks to bring important industry news and other relevant market information to these professionals.

FAQs

Visa Prepaid Card



1 What is a Visa Prepaid Card?
The Access Visa Prepaid Card is an internationally accepted debit card which can be acquired with or without an operational account with Access Bank.

6 Can I use my Visa Prepaid Card online?
Yes. No charge.

2 What are the common features of a Visa Prepaid Card?
It could be pre-personalized (with no name) or personalized (with your name). It is also chip and pin enabled.

7 Can I use my Visa Prepaid Card on a POS?
Yes. No charge.

3 How do I get a Visa Prepaid Card?
Go to any Access Bank branch and request the Visa Prepaid Card. You will have to provide a passport size photograph and photo ID for verification.

8 Do I need an account with Access Bank before I can own a Visa Prepaid Card?
A non-operational account and a virtual account will be opened to hold funds for the card.

4 How much does it cost?
The cost of card is 10GHS.
Cost of loading a card is GHS5.00.
Cost of renewal or replacement is GHS 10.00

9 How long does it take for funds to reflect on the card?
Within 48 hours

5 What are the ATM charges?
The ATM charges per transaction are Free on our ATMs and GHS1.00 on other banks' ATM. The charge on international ATMs is USD 2.00 + 3% of amount withdrawn.

10 What is the daily ATM withdrawal limit on the card?
Daily limit for ATM withdrawal is GHS3000, for POS & Online transactions the limit is GHS10,000. These limits can be increased on request.

Castle Road Branch Re-opens and Bolga gets a New Branch



The Ultra-modern banking hall of the branch

Customers of the Bank can now perform their transactions in the newly refurbished Head Office branch opposite the Accra Sports Stadium on the Castle Road. The branch features a state of the art Banking Hall and demonstrates the Bank's attention to customer comfort in its warm and welcoming ambiance.

The strategically placed branch will cater to the banking needs of businesses and residents in and around Osu, Parliament House, the Ministries and Ridge. Services offered at the newly re-opened Castle Road Branch will cover the Bank's range of products and services including savings and current accounts, bills payment, online and

mobile banking, card services, domestic and international money transfer as well as specialized proprietary services such as Access Pay and Cardless Cash withdrawals.

Customers will also be able to use the new installed intelligent ATMs that allows them to make cash deposits around the clock.

In a related development, the Bank has opened a new branch office in Bolgatanga, the regional capital of Upper East. The Bolga branch brings the bank's business locations to a total of 45 across the country and is part of the Bank's financial inclusion strategy to reach the under-served and unbanked segments of the market in the ten regions.





Carols Night, Staff Christmas Party and Kids' Party



Access Bank choir delight staff with their voices



Staff wind down at the end of year party



Kids have fun at the party

Orange Valentine



A cross-section of staff in a pose with Kameel K. Adebayo (middle), Executive Director, Operations & IT.



Staff of the Bank in valentine mode as they exchange gifts.



Kameel K. Adebayo presents Theresa Ayariga with her prize in the Access Cupid Promo

Budding Writer Awards



Miss Owusu Konadu receives a hug from Patience Yevudza, Head General Resources Management.



Winners of the competition



Winners tour Access Bank Head Office

Change Your Level Presentation



Kameel K. Adebayo and Stephen Abban present the Hyundai Accent to Humphrey A. Williams (Winner, 2nd Mini Draw)



Matilda Asante-Asiedu, Head, Exclusive Banking presents a smart phone to Madam Ophelia, one of the lucky winners in the promo.



An Adowa Dancer thrills guests at the final presentation

Joke of the Month



A doctor and a lawyer are talking at a party. Their conversation is constantly interrupted by people describing their ailments and asking the doctor for free medical advice. After an hour of this, the exasperated doctor asks the lawyer, "What do you do to stop people from asking you for legal advice when you're out of the office?" "I give it to them," replies the lawyer, "and then I send them a bill." The doctor is shocked, but agrees to give it a try. The next day, still feeling slightly guilty, the doctor prepares the bills. When he goes to place them in his mailbox, he finds a bill from the lawyer.

One Minute Tip



Show me a business or institution not guided by the idea that "he profits most who serves best", and I will show you an outfit that is dead or dying.