

# CUSTOMERS' DIGEST

VOLUME 4 NO. 2 | JUNE 2017 ISSUE

## Access Bank Holds 9th Annual General Meeting



(L-R) Mr Oseini Amui Auditor with PWHC- Mr Ogundimu Access Bank MD, Mr Beecham Board Chairman and Mr Albert Gyan Company Secretary

Access Bank (Ghana) Plc has held its 9th Annual General Meeting (AGM) to consider and adopt the Statement of Accounts for the year ended December 31, 2016 at the College of Physicians and Surgeons in Accra.

Addressing shareholders at the meeting, the Board Chairman, Mr. Frank Beecham, highlighted that the Bank's performance in 2016 reflected the economic challenges of the past three years, as the environment within which it operated was defined by peculiar political and economic uncertainty and the tightening of the fiscal space that had knock-on effects on the banking industry.

He further reiterated that despite the challenging economic conditions in Ghana, the Bank is in a much better position to focus on delivering its objectives and transforming the Bank into a large retail bank that can guarantee exceptional service to its customers.

Mr. Beecham added, "The achievement of our 5-year strategic plan to rank amongst the top tier Banks in Ghana by 2018 is alive. The Bank continues to enjoy and maintain a positive goodwill in the market, a recognition which was recently validated by its successful listing on the Ghana Stock Exchange."

Speaking on the Bank's performance, the Managing Director of Access Bank Ghana, Mr. Dolapo Ogundimu noted that, due to the various changes and strides made in 2016, the management of the bank is confident that the Bank is well positioned to deliver greater value to shareholders in 2017 and beyond.

At the end of the meeting, shareholders expressed confidence in the Bank's performance and adopted the 2016 audited financials as presented by PricewaterhouseCoopers for the period.

Three new appointed Board of Directors, Mr. Kris Ifeanyi Njoku, Mr. Kolawale Ajimoko and Miss Joyce Dimkpa also had the opportunity to interact with the shareholders at the meeting.

## Banking is Made Easy With New \*901# Service



Stephen Abban, Group Head, Personal Banking

Customers of Access Bank are now spoilt for choice when deciding on which remote platform to conduct their banking transactions with the introduction of the Bank's new mobile banking service, \*901#. The \*901# channel is modelled with banking features that enables customers to operate a mini branch on their

handheld devices, thus making banking more convenient, easy and accessible. It complements the already existing Access Mobile App, Access online (internet banking) and other digital solutions that enable both individual and corporate customers to bank anywhere and anytime.

By dialling the short code \*901#, customers can register for the service to transfer money, buy airtime, check account balances, pay bills, transfer funds between their accounts and

to third party banks, as well as conduct mobile money transfers. Other functions include making enquiries for branch and ATM locations and making transfers onto your Access Visa pre-paid cards and mobile money wallets.

Launching the new service, Access Bank's Managing Director, Mr. Dolapo Ogundimu noted that Digital Banking is gradually changing the behavioural patterns of the ordinary consumer and the increases witnessed in the use of technology is an opportunity for Access Bank to drive meet customers' demand for online and mobile interaction.

The Group Head of Personal Banking at Access Bank, Mr Stephen Abban explaining some features of the service indicated, "This new addition to our range of service caters for every mobile device, especially as it does not require internet to operate. Prospective customers who wish to join the Access Bank family can initiate the process of account opening by dialling the \*901# short code for a seamless sign on. The ultimate aim for us is to make banking available no matter where you are in Ghana".

Customers who register on the \*901# mobile banking service also stand to win exciting rewards by referring other customers and transacting on the platform frequently.

## Product Focus

### Mobile Banking service



The new \*901# mobile banking service is another innovation by Access Bank to enable customers perform banking transactions away from the banking hall, without a smart phone or internet connection.

### Features

- Balance Enquiry on all accounts
- Mini Statement
- Change PIN
- Funds Transfer to Self and 3rd parties in Access Bank
- Transfer to Mobile Money Wallet & vice versa
- Merchant Payments (School Fees, Insurance, POS merchants)
- Airtime top-up (All Telco's)
- Bill payments (DSTV, GOTV AND Surf line)
- Rates

### Benefits

- It is fast and cost-effective.
- It is safe, convenient and reliable.
- Ability to bank remotely 24/7
- Ability to access your accounts when roaming.
- No need for internet connectivity, a bank branch or cellular data to carry out your transactions.

## PROTECT YOUR PASSWORD

- Do not disclose your password to ANYBODY
- Use strong passwords - alpha numeric and with special characters (I, @, #, \$, %, &, etc)
- Use a unique password for each of your important accounts like email and online banking.
- Don't write your passwords on paper

PASSWORD

## Customer Speaks

"The Access Mobile App is so useful. I totally enjoy using this app. Thank you Access Bank!"

Dickens  
(Via Facebook)



## Dutch Development Bank and Access Bank 'W' Empowers Women Entrepreneurs



Dolapo and other female staff at the summit

Access Bank and its international partner FMO, the Dutch Development Bank (FMO) have collaborated to provide financial empowerment to women entrepreneurs. The initiative is under the Bank's flagship women empowerment programme, the 'W' Initiative.

The maiden edition of this one-week leadership journey brought together four women entrepreneur customers of different fields and female leaders in finance from across the world to work alongside staff of Access Bank in order to drive impact in gender finance.

The programme employed a combination of personal engagement with the entrepreneurs, group leadership workshops, one-on-one executive coaching and hands-on cross-organisational strategic project team

work that led to a constructive "pitch" session in which they received critical feedback from relevant stakeholders.

The participants expressed delight at the initiative and thanked the bank for creating a rich network they could tap from to accelerate their business fortunes.

The Manager in charge of Financial Institutions of FMO, Chantal Korteweg said the move will help FMO and Access Bank understand the dilemma of female entrepreneurs and tailor products to satisfy their needs. She added: "It's important to know the financing needs of customers and where they want to go. It is not really about money but the support of ideas, believing in gender equality and women empowerment".

The Head of Exclusive Banking at Access Bank, Mrs. Matilda Asante-Asiedu was optimistic that the initiative will help entrepreneurs expand their operations. "What we sort to do essentially is to give them the tools they need to first better appreciate and understand their business and to project their business to where they want it to be. Part of what we provide under W is access to market. We are also providing financial literacy and training, which is very key because we found that even within the four entrepreneurs that we engaged, apparently, not all of them are looking for loans. Some are looking for basic tools that effectively

## Recognition

### Access Bank Emerges as Ghana's Most Courteous Bank in Walsbridge Bite Rankings



Customer using the feedback System

Access Bank has been recognised as the most courteous bank in Ghana with regards to telephone-mediated customer service. This announcement was made at the launch of the maiden "Banking Industry Telephony Efficiency" report by Market Research firm, Walsbridge. The survey was carried out by way of telephone mystery shopping over a 7-month period between June 2016 and January 2017 at the branch level. A total of 650 phone calls were made to 211 branches of 23 commercial banks from a "non-customer" perspective.

Speaking during the report launch, Chief Executive of Walsbridge, Kofi Asamoah indicated that the BITE report ranked all the Bank's assessed in four broad categories namely Telephone Response Rate, Telephone Etiquette, Product Knowledge and

Competence as well as Consistency in Pricing Information delivery. In the Telephone Etiquette category, Access Bank came tops with an overall score of 89% while UMB and Energy Bank came in second and third respectively with overall scores of 77% and 73%. Kofi Asamoah further explained that the Telephone Etiquette category basically evaluated how bank staff relate to customers on phone i.e. whether they are polite, friendly, patient, empathetic, introduce themselves professionally etc.

The survey results indicated that phone etiquette is generally lacking across board, however, Access Bank staff remarkably out-performed all other Banks on key indicators such as 'friendliness, enthusiasm, company introduction, caller identity request etc. The survey also revealed that almost 50% of the calls made to Banks are not transferred professionally. Most transferred calls experienced one or more of the following hitches: being cut off mid-sentence, talking to an empty line, talking to another person without proper introduction, holding on for several minutes or repeating the same issue/request to different personnel after each transfer.

Kofi Asamoah therefore admonished all Banks to pay particular attention to phone etiquette in order to make a lasting impression on prospective customers.

## Keeping Healthy

### Health Benefits of Watermelon Seeds



Although most people tend to discard them, watermelon seeds are very healthy when eaten. They can be eaten either raw, sprouted or roasted. In any form, it tastes quite good and have no side effect. Watermelon seeds are full of nutrients like protein, essential fatty acids, vitamins and minerals.

Some of the essential benefits of eating watermelon seeds are captured below:

- **Watermelon seeds for hair:** The seeds contain protein and iron which helps to strengthen your hair and promotes hair growth. It prevents your hair from being thin, dry and dull. The seeds contain magnesium, which is good to make your hair strong and healthy. The roasted seeds contain copper that produce melanin, a pigment, which is responsible in coloring of your hair. The essential amino acids prevent breakage of your hair. Its oil helps to treat your itchy scalp as it easily absorbs in your scalp region.

- **Watermelon seeds for glowing skin:** These seeds are abundant with fatty acids like oleic acid and linoleum acid, which is beneficial in making your skin healthy. The oil prevents dry, dullness and acne to skin. The presence of fatty acid makes your skin clearer and smooth. The application of its oil on your face is beneficial in treating acne, blemishes, wrinkles and other skin related problems. The presence of antioxidants ensure smooth skin thereby delaying your aging process.

- **Watermelon seeds for diabetes cure:** Such seeds are effective to certain extent in lowering down sugar level in blood thus helpful to treat Diabetes type 2. To control sugar, one has to take tea of watermelon seeds. Magnesium regulates metabolism of carbohydrate, which directly impact blood sugar level.

- **Watermelon seeds for cardiac health:** The presence of magnesium in watermelon seeds ensure good functioning of heart, regulate metabolic process and maintain high blood pressure. Eating of these seeds are also beneficial for cardiac function and hypertension. Arginine treats coronary heart disease as well as regulates blood pressure. Omega 6 fatty acid reduces blood pressure.



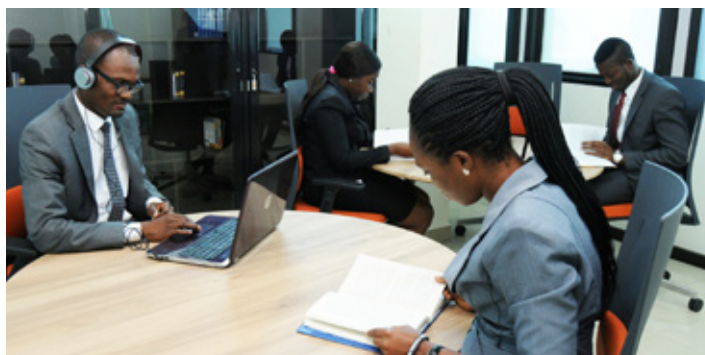
## Upcoming Events

- Guest Telling
- Savings Promo





## Access Launches Resource Centre for Staff



Staff at the resource centre

As part of the Bank's unrelenting bid to provide its customers with the most satisfying and refreshing banking experience, a fully stocked resource centre has been unveiled for staff. This is in recognition of the overarching need to equip each staff with the requisite skills and knowledge to deliver above par in the acquittal of their various service roles on a daily basis.

The pristine Access Resource Centre (ARC) which is housed within the bank's plush Head Office edifice, is amply equipped with an assortment of books as well as audio books, cross-referencing material and a variety of audio-visual tools to aid staff in personal development as well as professional capacity building. The cosy and well lighted ambience of the ARC's study area has also been designed to be maximally conducive for personal study.

Speaking on the new ARC, MD of Access Bank Ghana, Dolapo Ogundimu, remarked; "At Access Bank, we place premium value on customer satisfaction and in line with our core values of excellence, professionalism, empowered employees and passion for customers. This resource centre thus forms a linchpin of our plan to become Ghana's most preferred banking institution as it provides our staff with an invaluable wealth of information, knowledge and skills to live out our core values and develop themselves personally and professionally to become the best in their various roles and keep our customers satisfied."

## FAQs

### Shop and Ship Service



#### 1 What is Shop and Ship?

Shop and Ship (SnS) is a partnership between Access Bank and Aramex that allows online shopping, shipping to addresses abroad and delivery to local addresses

#### 2 Do I have to pay for the shipment and insurance for items before I take delivery of parcels?

Payment is done at Aramex's Access Bank account before or upon delivery of parcel.

#### 3 What is the international coverage for Shop and Ship?

UK, France, Canada, USA, Germany, Italy, Spain, Turkey, Japan, UAE, India, China, Hong Kong, SA, Singapore, Malaysia, Thailand and South Korea.

#### 4 How do I sign-up for the scheme?

Get our Visa Debit or Prepaid card, complete registration forms in any branch, pay an amount of GHS 85 into Aramex account and use number received as your mailbox number.

#### 5 How long does it take to take delivery of shipped items?

Within 5 to 7 working days

#### 6 How can I monitor the shipment of purchased items?

Track purchased items on Access Bank Gh. website, Shop and Ship apps available on IOS, Android, Blackberry and Windows 8 or tweet to track service.

#### 7 What is the cost of registration for the Shop and Ship service?

The registration fee is GHS85

#### 8 How does Shop and Ship work?

Sign up for the lifetime membership on shopandship.com, account is set up, shop around the world and send items to a relevant SnS address. Aramex clears customs at destination and delivers at reasonable rates. They receive package and notify you for pick up.

#### 9 Where do I channel any further queries about Shop and Ship?

Log on to our live chat service on the Access Bank Gh. website. You can also forward complaints via Twitter (@shopandship) and Facebook (/myshopandship)

#### 10 What are the shipping charges?

The charge for the 1st half Kg is \$15 and \$11.5 for each additional half Kg.

## POS Locator



Need a secure, expedient, and convenient alternative for payment of goods and services? The following are Access Bank Point of Sale (PoS) terminals and merchants, ready to offer an enjoyable cashless experience.

ACTIVE MERCHANTS	LOCATION	CONTACT NUMBERS
<b>ACCRA</b>		
3M Fashion	Osu	0506843211
Accra Luxury Lodge	East Legon	0244408871
AE ConceptSpintex		0264045090
Joyel Limited	Weilja	0544353005
KAF Mothercare	Awoshie	0544292926
Park View Hotel	Dome	0302424079/0302422857/0246218017
Pevas Mothercare	Adjirigano	0244296025
Padua Collections 1	Accra Mall	0247477668
Padua Collections 2	West Hills Mall	0249544094
Padua Collections 3	The Junction Mall	0540715132
Padua Collections 4	Oxford Street Mall	0240179446
Virtual Sound Lab	Asylum Down	0503026852
Gorjors Company Ltd	Labone	0540955350/0543713526
Citydia Supermarket	Oyibi	0546303020
Cantel Boutique	East Legon	0543355174
Manjaro Suites Hotel	Ring Road	0500212303
Skyface Limited	East Legon	0553229409
The Family Salon	Kwabanya	0207705483
Nice Nails	Osu	0578333107
Novelty The Sparrow	Airport West	0242563372
De Meat Shop	West Lands	0501562294
Totally Ethnik	East Legon	0541222031
Allied Oil Tesano	Tesano	0307013582
Domicile of Art	Roman Ridge	0271392487
Ezel Creations	Ashaley Botwe	0207000171
GRACO	Spintex	0571105556/0244739237/0540388869
Spices Pub & Kitchen	Dansoman	0208110293/0572669944
Stipps Pharmacy	Adenta	0244583687
GOIL	Hebron	0249574526
GOIL	Mallam Gbawe	0244940442/0245528287/0547320746
GOIL	Odorkor	0268723163
GOIL	Kasoa	0204609244/0244669758
GOIL	Lartebiokorshie	0246801047/0246111466
GOIL	Mile 11	0545221799
Sun Flower School	North Kaneshie	0284119981/0264119981
Alsale Services Limited	Achimota	0570949539/0542029205/0543746271
COY Limited	Agbogba	0202044774/0244962321
Sunny Hill Ventures	Tema	0246396186
Agba Boutique	Tema	0248851934
PZ Cool World	Tema	0202077158
<b>KUMASI</b>		
Cindy & Co Ltd.	Kumasi	0243352279,0242609566
Nyamekye Hair Parlour	Kumasi	0202152533
I Cahn Company Ltd.	Kumasi	0236555761
<b>TAMALE</b>		
Africa Commodity Ltd.	Tamale	0204515510
G. K. Manful Enterprise	Tamale	0267720865/0208150000
Nortec Computers	Tamale	0542434000
<b>TAKORADI</b>		
Akroma Plaza Limited	Takoradi	0206210365
Best Western Plus 1	Takoradi	0208174984
Best Western Plus 2	Takoradi	0208174984
Best Western Plus 3	Takoradi	0208174984



## Sustainability

### Female Staff of Access Bank Celebrate Mother's Day with Pupils of Tetteh Ocloo School for the Deaf



Female staff of Access Bank and pupils of Tetteh Ocloo

As part of a series of activities to mark this year's Mother Day celebrations, representatives from the Access Women Network (AWN), a women's group within Access Bank, spent some time with pupils and students of the Tetteh Ocloo School of the Deaf, the Bank's adopted school.

Since its adoption in 2011 by Access Bank in the Tema enclave under the Employee Volunteering Programme, the school has received an appreciable level of support every year in varied forms including but not limited to the renovation of the classroom, assembly hall, staff common room blocks and the donation of stationery, play toys as well as mattresses,

beddings and toiletries, planting of trees among others. AWN representatives have also in several instances explored mentoring and coaching opportunities with the female pupils of the school.

The kind gesture which was extended on Friday, May 12, 2017, was also accompanied by the donation of food items and gifts to pupils and staff of the school. AWN representatives also used the opportunity to organise a fun-filled Mothers' Day competition for the pupils, in which six (6) participants were selected to elaborate on the unique attributes that make their mothers special. Overall, three (3) winners voted as having the best stories of their mothers, received prizes in the form of books, pencil sets, crayons, water colours, and school bags.

Presenting gifts to prize winners, the Vice President of the Access Women Network, Ann Obeng-Ababio underscored the Bank's long standing commitment to the school in giving it the necessary support. She said: 'Just as the tree we have planted in this school grows each day, our relationship with this school will continue to grow stronger in many years to come'.

The Tetteh Ocloo State School is the only special school for the hearing impaired in the Greater Accra Region and provides education for 310 pupils who commute daily from various communities in Accra and parts of the Eastern Region.

## Events-in-pix



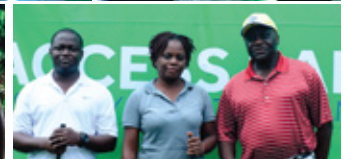
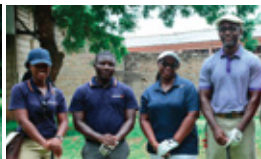
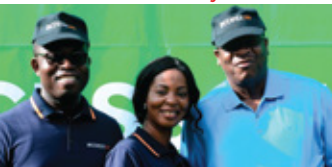
### Courtesy call on the Minister for Inner City and Zongo Development




### 'W' Initiative & FMO Entrepreneurship Programme



### Access Bank Monthly Medal at Bok Nam Kim Golf Club





**access>>>**

## ENJOY OUR STYLE OF BANKING / NO WITHDRAWAL OR DEPOSIT SLIPS

Now you can enjoy slip free banking across all our 50 branches nationwide. Save time the next time you bank with us.

## Joke of the Month



Interviewer: "In this job we need someone who is responsible." Applicant: "I'm the one you want. On my last job, every time something went wrong, they said I was responsible."

## One Minute Tip



If you build a great experience, customers tell each other about that. Word of mouth is the ultimate advertisement— **Jeff Bezos**