

Digest Extra

Access Bank Online Banking Service



Hello,

My name is Bola Omole and I am the Product Manager for Access Bank Online Banking Service.

I felt you will like to know that we have recently enhanced some services on the platform for a more enjoyable experience for you.

The new services are:

1. Stop Cheque
2. Single and Multiple Cheque confirmation
3. New Cheque Book Requisition
4. Log-on SMS alert notification
5. Self-enabled password reset
6. Sign-on validity extension

Hear what some customers have had to say on the new features;

- I perform all my banking needs online now. I hardly visit the banking hall anymore
- I have been recommending it to my loved ones and close associates
- It is safe and secure

So why not sign on to this platform if you are yet to do so to enjoy these services and share the experience with others.

For more information and enquiries on this service, you may contact the Online Banking team via email at InternetBanking@accessbankplc.com, call our Contact Center on **01-2802500** or send an email to **contactcenter@accessbankplc.com**. We will love to hear from you.

Thank you for partnering with Access Bank.

CUSTOMERS' DIGEST

VOLUME 22 NO. 3 | JANUARY - MARCH, 2014

Access Bank Wins Best Credit Card Product Award



L-R: Celestine Okobi, Credit Card Manager, Access Bank; Adeyinka Adeyemi, Managing Director, Intermerc Consulting Limited; Aiki Odiawa, Head, Creatives, Access Bank; Segun Ogbonnewo, General Manager, Access Bank; Nicholas Kuhne, Managing Director, Wunderbrand, South Africa and wife, Alice Kuhne during the Card Award presentation to Access Bank.

Access Bank has once again demonstrated industry leadership in ePayment with emergence as the winner of the "Best Credit Card Product of the Year" at the just concluded Card and ePayment African Awards ceremony, which was held in South Africa on March 18, 2014.

The award was organised by Intermerc Consulting with the main focus of showcasing innovation achievements within the African e-Payment space. The award focuses on technology development, product design and marketing. The award has nineteen (19) categories opened to Card Issuers, Processors, POS Companies, Mobile and Online Payment Companies, PTSPs, Merchant Acquirers and various solution providers in the African continent. Participating in the Card and ePayment Africa Awards is an amazing opportunity that positioned the Bank in a positive light and being celebrated among industry peers.

The organisers noted that in choosing winners amongst the competing financial institutions, particular emphasis was placed on the technology development and innovation solutions in overcoming the challenges facing Card and ePayment services in Africa.

The "Best Credit Card Product" Award won by Access Bank is on the foundation that the Bank provides the best credit card products which offer best value to the customer. Reference was made to the number of cards issued, accounts in force and the average monthly value of transactions. Also, the creativity, innovation, clarity of product information, usefulness of product in terms of benefits package, cash-back, loyalty schemes of the Bank were also considered.

As part of its continued growth strategy, Access Bank is focused on mainstreaming sustainable business practices into its operations. The Bank strives to deliver sustainable economic growth that is profitable, environmentally responsible and socially relevant.

In furtherance of its position as one of Africa's leading financial institution, Access Bank in partnership with the world's leading issuer of credit cards - VISA International, introduced VISA International credit card in five (5) variants to the Nigerian market. The five variants: Classic, Gold, Platinum, Corporate and

Infinite (Black card) together cover the full spectrum of customer needs in the Nigerian card market.

This feat succeeded in placing Access Bank as a leader in the Credit Card market with cardholders in Nigeria now able to use their cards within and outside the shores of Nigeria for various payments in over twenty-four (24) million merchant locations including online portals. Cardholders can equally withdraw cash from over one million ATMs worldwide including Nigeria.

The Bank's flagship credit card, the Infinite Card continues to be a unique product which provides our cardholders access to the finest things in life with a selection of distinctive travel, dining, shopping and lifestyle opportunities. Since its introduction in 2007, it has become one of the most popular credit cards in Nigeria for High Net worth cardholders with transaction volumes in excess of N700million monthly and a yearly card issuance growth trajectory of 50%.

In addition, it provides access to a range of concierge service that exists to satisfy the needs of our cardholders. The Access Credit card is issued as a dual currency card (USD & NGN) with cardholders enjoying a 40-day interest-free period and provides the highest level of card security due to the Chip and Pin technology which re-enforces cardholders' confidence.

The Access Credit card is focused primarily on providing convenience, safety, shopping pleasure and security, giving a completely new and different experience to the world of electronic banking with a 24-Hour live transaction monitoring and support by our world class multi-media Contact Center.

In addition, the Bank has successfully initiated and completed multiple promotions and cash back reward programs on our credit card product in partnership with reputable brands such as Visa International and UEFA (the sport's governing body for European football).

The Bank's recognition with this award is yet another testament to the Bank's reputation, drive to creating memorable customer experience to its teeming customers as well as benchmark for best practise and innovation in the Nigerian and African financial services landscape.

Product Focus

Solo Account

Solo Account is an interest paying savings account designed specifically for students of Tertiary Institutions (Universities, Polytechnics, Monotechnics, Colleges of Education, Technical Colleges, etc).

FEATURES

- Minimum opening balance of N500
- Zero minimum operating balance
- Zero monthly account maintenance fee
- Maximum monthly debit turnover of N1,000,000
- Subsidized debit card issuance fee (N500)
- Competitive interest on credit balances on a monthly basis
- Access to Financial Budget Planner.

BENEFITS

- Easy to open and operate
- Limited documentation (only requires student ID and a passport photograph)
- Encourages savings culture in students
- Seasonal promos to reward customers.

The Solo account can be easily accessed from any of our branches, ATMs and other electronic platforms (Internet Banking, Telephone Banking, etc).

For more information, please contact our savings and investment team on **01-2712031** or send a mail to savings&inv.prds@accessbankplc.com

Events-in-pix



Titi Osuntoki, Executive Director, Access Bank - Business Banking Division responding to customer's questions during the Q&A session at the Nigerian Sustainable Banking Principles Conference.



L-R: Tosin Adewuyi, MD/CEO, JP Morgan; Pastor Idowu Iloyomade OF RCCG, City Of David; Bismark Rewane, MD/CEO, Financial Derivatives; Ernest Ebi, Chairman Net-Works, and Seni Adetu, MD/CEO, Guinness Nigeria Plc at The Nigerian Business Outlook 2014 event sponsored by Access Bank Plc.



L-R: Ernest Ebi, Chairman, Networks Limited, Felix Ejinwa, Risk Management, Access Bank Plc and Pastor Idowu Iloyomade of RCCG City of David at The Nigerian Business Outlook 2014 event.



Participants posed with Gregory Ovie Jobome, Chief Risk Officer, Access Bank (middle) at the end of the Nigerian Sustainable Banking Principles Conference.

Joke of the Month



Several weeks after a young man had been hired, he was called into the Personnel Director's office. "What is the meaning of this?" the director asked. "When you applied for this job, you told us you had five years experience. Now we discovered this is the first job you've ever held." "Well," the young man replied, "in your advertisement you said you wanted somebody with imagination."

One Minute Tip



"The secret of success is consistency of purpose."



Customer Speak

I love the services rendered by Access Bank. I consistently pay my fees and other charges that my school in Canada requests using Access Bank debit card for the online payment. My account has remained safe and secured.

I will continue to use Access Bank as my home Bank even when I finally leave for Canada later this year to complete my education.

Despite the adverts that I see or hear on other banks I still remain a loyal customer of Access Bank.

Access Bank is the best bank I have ever known so far.

Chinwe Nwabude



Keeping Healthy

Balanced Diet

A healthy balanced diet provides the body with adequate essential amino acids from protein, essential fatty acids, vitamins and minerals. A healthy balanced diet helps to reduce the risk of developing heart disease. If you already have coronary heart disease, eating meals which contain balanced diet can prevent it from further degeneration, e.g. fruits, vegetables, beans, and whole grains.

Here are a few tips on how to maintain a healthy balanced diet:

- Ensure you include fruits and vegetables such as broccoli, carrots, cantaloupe, and citrus fruits in your meals.
- Limit your intake of sugary food, refined-grain products such as white bread and salty snack foods.
- Cut down on animal fat. It is rich in saturated fat, which boosts blood cholesterol levels and has other adverse health effects. Choose lean meats, skinless poultry and low fat or non-fat dairy products.
- Eat more fish and nuts, which contain healthy unsaturated fats.
- Eat a variety of foods. Avoid eating the same food everyday as eating a wide assortment of food helps to ensure that you get all the necessary nutrients.
- Maintain an adequate calcium intake. It is essential for strong bones and teeth.
- Get your vitamins and minerals from food, not from supplements. Supplements cannot substitute for a healthy diet. Food provides the "synergy" that many nutrients require to be efficiently used in the body.

Eating a well balanced diet can help you improve your general health and provide added protection against other conditions such as cancers and diabetes.

Our Corporate Philosophy

Our Vision

To be the world's most respected African Bank.

Our Mission

Setting standards for sustainable business practices that, unleash the talents of our employees, deliver superior value to our customers and provide innovative solutions for the markets and communities we serve.

Our Core Values

- Leadership
- Excellence
- Empowered employees
- Passion for customers
- Professionalism
- Innovation

Access Bank Adopts eGRC For Operational Risk Management



Access Bank has a strong appetite for consistently improving its risk management framework. The Bank has remained at the forefront of responsible business practices in Nigeria and its risk ratings were positively reviewed by global ratings agencies such as Fitch, S&P and Agusto ratings at a period when some of the leading global financial institutions suffered downgrades in their ratings. Adoption of the eGRC application is another industry defining initiative in the area of risk management and compliance undertaken by the Bank.

The Bank has engaged Bwise, a NASDAQ OMX company, global leader in Enterprise Governance, Risk Management and Compliance (GRC) to provide a comprehensive risk management framework that would support the Bank's operations. Under the collaboration, Bwise

is expected to deploy its world-class enterprise governance risk management and compliance application to enhance the level of the Bank's compliance with the mandatory Basel II requirements to ensure the Bank maintains its lead amongst the risk-compliant Banks in Africa.

BWise, a NASDAQ OMX company, is a global leader in Enterprise Governance, Risk Management and Compliance (GRC) software. Based on a strong heritage in business process management, the BWise GRC Platform provides companies with highly-rated, proven software solutions for Risk Management, Internal Control, Internal Audit, Compliance & Policy Management, IT GRC and Sustainability Performance Management.

BWise's end-to-end solutions support an organization's ability to understand, track, measure, and manage key organizational risks. The organisation also helps companies be in control by balancing performance with their financial and reputational risks, improving corporate accountability, increasing financial, strategic and operating efficiencies. Using BWise, organizations are able to efficiently comply with anti-corruption regulations like FCPA and the UK Bribery Act, the Sarbanes-Oxley Act, European Corporate Governance Codes, ISAE3402/SAS-70, PCI-DSS, Solvency II, Basel II and III, Dodd-Frank, ISO-standards, and many more. Speaking on the Bank's partnership with Bwise, Kola Ajimoko, Group Head Operational, Risk Management, Access Bank said that "Access Bank is committed to consistently strengthening its risk management framework. The Bank is an industry fore-bearer in best practices, so this innovation is consistent with our standing as Africa's sustainability champion".

Mr. Robert Pijselman, Chief Executive Officer, Bwise, identified Access Bank as an institution with a strong risk management framework. He stated, "We are proud to have been engaged by Access Bank to help in further enhancing their Operational Risk Management approach." He added that "Their approach to risk management is mature and sophisticated and requires a robust but flexible eGRC software platform to comply with regulations such as Basel III, promising that his firm's global expertise and many years of experience in deploying eGRC software in financial services would allow it provide Access Bank with a first-class GRC solution."

In recognition of its immeasurable results through the effective implementation of enterprise risk management principles, Access Bank was recently declared as the Overall winner of the 2013 Nigerian Risk Awards in Banking and Investment Category by Conrad Clark Nigeria Limited in collaboration with Business Day and the UK Institute of Risk Management. The Bank has pioneered numerous industry initiatives in the area of risk management.

Industry Trends

Access Bank Partners Global Reporting Initiative On Capacity Building



L-R: Gregory Ovie Jobome, Chief Risk Officer, Access Bank Plc, Ini Onuk, CEO, Thistle Praxis Consulting and Douglas Kativu, Head of Global Reporting Initiative (GRI) GRI Focal Point South Africa.

In its quest to entrench best practices in the different facets of Nigerian life, Access Bank has organised several workshops and conferences, notable amongst which are the Nigerian Sustainability Banking Principles (NSBP) Steering Committee Meeting in partnership with IFC and Access Conference 2013 where global leaders deliberated on the theme "Embracing Sustainable Leadership. These corporate actions are a testimony to the Bank's sustained efforts at nation building and support for the Nigerian financial services sector in achieving a seamless integration of sustainable business practices into the core of its business operations.

In a related development, Mr. Douglas Kativu, Head, GRI Focal Point South Africa encouraged Nigeria to step up the standard in the practice of sustainability reporting, given the size and relevance of the country to global economy, adding that the global business community should consistently review business decisions and their environmental impact to make the earth truly sustainable in the long term.

Ms. Ini Onuk, CEO, Thistle Praxis Consulting, added that the workshop seeks to improve participants' capacity in the presentation of sustainability reports in a manner that demonstrates linkages between strategies and commitment to sustainable global economy. It will also help organizations measure, understand and communicate their economic, environmental, social and governance performance accurately.

As part of its continued growth strategy, Access Bank is focused on sustainable business practices in its operations. The Bank strives to deliver sustainable economic growth that is profitable, environmentally responsible and socially relevant.

Access Bank has again demonstrated leadership in responsible business practice and sustainability by collaborating with the Global Reporting Initiative (GRI), Swedish International Development Cooperation Agency, (SIDA) and Thistle Praxis on sustainability capacity building in Nigeria.

The session tagged G4 Sustainability Reporting Guideline Training Workshop held at the Bank's Head Office in Lagos is designed to empower participants with the requisite knowledge of sustainability reporting, help them manage the reporting process and benefit from the transparency of adopting such standards.

In addition, the programme provides a strategic opportunity for advancing the shared mission of mainstreaming sustainability reporting into business practices in Nigeria and Africa. It also enhances the presence of Global Reporting Initiative in Nigeria at the national and regional levels.

Speaking at the occasion, Herbert Wigwe, Group Managing Director, Access Bank said that "the collaboration with GRI, SIDA and Thistle Praxis presents the Bank with another opportunity to demonstrate its leadership in the areas of responsible business practices and sustainability". In the presentation made on his behalf by the Bank's Chief Risk Officer, Gregory Jobome, Herbert stated that issues around the subjects of sustainability and responsible business practices are important to the Bank and consistent with its pedigree in championing and supporting sustainability initiatives across Africa."