

FREQUENTLY ASKED QUESTIONS (FAQ)

BANKING SERVICES

1. Are your branches still in operation?

Ans: Most of our branches remain operational. However, In view of recent directives by the Government to restrict movement in certain parts of the country, the following Access Bank branches/agencies will be temporarily closed to customers and the general public from Monday, March 30 to April 13, 2020.

GREATER ACCRA	
Closed Branches	
Kaneshie Post office	Spintex Road
Legon	Ashiaman
Osu Watson	Nima
Kantamanto	Odorkor
Tema Industrial Area	South Industrial Area
Octagon	Ring Road Central
Haatso	Abeka Lapaz
Nima Agency	Alajo Agency
Darkuman Agency	Kasoa Agency

ASHANTI REGION	
Closed Branches	
Kejetia	Alabar
Ahodwo	KNUST
Amakom	

You may visit the nearest Access Bank branch.

2. Will all your operational branches open during the regular working hours?

Ans: All our operational branches will operate from 9.00 am to 3:00 pm on weekdays. There will be NO Saturday Banking.

3. Will there be staff to attend to me at your branches?

Ans: All operational branches will have staff to attend to your every need. You may interact with any of them to assist you bearing in mind the health protocols and social distancing directives.

4. How will I know if any of your branches will not be in operation?

Ans: Before temporarily closing down any other branch, we will inform you ahead of time. You will receive notice on your phone or via email. We shall also post messages on our website and social media pages (#AccessBankGhana).

5. Am I safe in your branches?

Ans: Yes you're very safe in any of our operational branches nationwide.



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6. What measures have you put in place to protect us?

Ans: Besides the availability of hand sanitizers, water and cleaning items, we have all our staff have been sensitized and properly trained to be able to serve you without putting you at risk. We entreat you to conform to the safety measures put in place at the branches.

7. What if I am unable to visit a branch?

Ans: You can still make payments, transfer money and monitor your account, using our alternate channels; Access Mobile App, Online Banking & *901# mobile banking. You can also link your mobile money wallet via the *901# platform to your bank account to transfer money to 3rd parties. Please call 0800004400 toll free for assistance. We encourage you to use all our digital channels available. It's the safest way to transact.

8. Can I still deposit or withdraw cash and pay in cheques at a counter?

Ans: Yes, you can visit your nearest Access bank branch to deposit or withdraw cash or deposit cheques. You will still be able to withdraw cash via our ATMs.

9. Can I still open an Access Bank account in a branch?

Ans: Yes, for our banks that are currently operational, we'll still be offering our full range of branch services. You can initiate the account opening process through our *901# platform or Access Mobile app to minimize your interaction in the banking halls.

CARDS

10. Will the Coronavirus affect my ability to get an accesscard?

Ans: No. You will still be able to apply for any of our range of cards for your transactions.

11. I don't have an account with Access Bank. Can I still make regular or additional payments to my card?

Ans: Our Visa Prepaid Card allows you to load money directly even if you're not a customer of the bank. You can use this for your online transactions and other payments conveniently.

12. What happens if I become a victim of card fraud?

Ans: We're here to support you. If you think you have fallen victim to fraud, please contact us via 0800 00 4400 to query the transaction or raise a dispute.



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LOANS

13. Will coronavirus affect my ability to get a personal loan?

Ans: Not at all. You will still be able to apply for a personal loan. Please speak with your Relationship Manager or contact us through our website or contact centre.

14. If I run out of money during these times how can the bank be of assistance?

Ans: You can apply for a quick salary advance using the short code *901*11#. We will require no guarantee or collateral from you.

15. How will coronavirus impact my Access Bank Personal Loan?

Ans: There will be no impact on your existing Access Bank Personal Loan for now. If this should change, we shall notify you.

16. If I miss a payment because of being affected by coronavirus, will my credit rating be affected?

Ans: If you think that you're at risk of missing a payment, please contact your Relationship Officer as soon as possible. There are a number of ways we can help you. Missing a payment may have an impact on your credit score, so it's important to talk to us before this happens.

BANCASSURANCE

17. Will my Bank Assurance product be affected by coronavirus?

Ans: No, there is no change to the policy or any impact on your cover. The package you signed on to will still be available to you per your contract terms. This cuts across all the various products.

#AccessGhanaCares.