



Access Bank MD calls for support to fight fistula menace

Mr. Olumide Olatunji, Managing Director of Access Bank Ghana, one of the leading retail banks, has called for a more concerted effort from stakeholders to kick fistula out of Ghana before the year 2030.

Mr Olatunji made this call when the Bank held a nationwide walkathon held by the Bank to intensify advocacy efforts, awareness and secure charitable funds for the National Task Team for the Elimination of Obstetric Fistula. The walkathon was held in 10 regional locations across the country.

He announced that though Access Bank had successfully financed the surgeries of 100 affected women in deprived communities, the incidence rate of obstetric fistula was alarming and required the support of other meaningful stakeholders in the country.

Speaking during the 10 kilometre walk in Accra, Olumide said: "In building a sustainable banking franchise, we are passionate about improving the health and well-being of the communities within

which we work and operate. Having a healthy community, and for that matter a healthy workforce, will inadvertently impact positively on the country's economic output, ensuring that each and every one of us has an opportunity to prosper and live a better life".

Access Bank's commitment to eradicating fistula began in 2018 when it launched its innovative "Fist against Fistula" campaign to tackle the issue and raise public consciousness. The campaign has so far brought together several partners including the Ministry of Health, Ministry of Gender and Social Protection, the UNFPA, the National Task Team for the Elimination of Obstetric Fistula, Kaysens Gaisie Limited, Kasapreko and the Mercy Women's Catholic Hospital in Mankessim among others.

The Fistula campaign was recently adjudged "Health Project of the Year" at the 2019 Sustainability and Social Investments Awards held at the Movenpick Ambassador Hotel in Accra. The campaign also won the Bank the accolade for "Best Company in Specialty Healthcare Support Project".



Product Focus

Fly Now Pay Later



The "Fly Now, Pay Later" service is an innovative credit financing package that enables salaried workers and professionals to travel with Emirates Airline and pay back the cost of their flight tickets within 12 months.

The service, which is another industry-first by Access Bank, has been introduced in partnership with Emirates Airline, which flies to over 61 destinations in 85 countries and across six continents.

Target Group

- Private and Public sector salaried workers.
- Other professionals, business owners and traders
- Customers who operate an Access Bank salaried account for at least one month qualify for this as well as other customers who meet the loan criteria.

Features and Benefits

- The loan ranges from GHS 3,000 upwards
- The loan attracts an interest rate of 20% p.a.
- Loan amount is repayable over a 12 month period with equal monthly instalment.
- After loan disbursement, a moratorium period of one month on next salary is enjoyed by customer.
- The loan is insured by a 0.65% on facility amount
- Customer gets 10% Discount on ticket on base fare (fare quote excluding taxes and charges)

Take advantage of this exciting product and note that Terms & Conditions apply.



Access Bank Empowers Women with a New Insurance Embedded Savings Product • P 2

Staff and customers volunteer in blood donation exercise to save lives • P 3

Customer Speaks

"I just love your customer service! Excellent! Your regular calls to check on clients are just amazing! My favourite customer service rep is Adelaide at the Tema Industrial Area Branch. She is so cool, extremely nice, polite, very caring, professional, always making sure my expectation are exceeded and becomes so concerned when I encounter a problem. She is so quick to work on it and revert afterwards to get a feedback as to whether I was okay. Keep it up!"

Berlinda Atsatsa



Access Bank Empowers Women with a New Insurance Embedded Savings Product



The Access Bank team with members of a beneficiary community in Akatsi, Volta Region

In line with its commitment to financial inclusion, Access Bank Ghana has introduced an innovative savings product known as – "LIVE B3TA", targeted at women groups in rural and peri-urban areas with limited access to financial services.

The "LIVE B3TA" savings account forms part of the unique solutions offered by Access Bank's flagship women empowerment programme, "W" Initiative. It is supported by Savings at the Frontier (SatF), a joint programme by Mastercard Foundation and Oxford Policy Management Ltd (OPM), which is aimed at improving the financial inclusion of low-income individuals and communities in sub-Saharan Africa.

The account is designed to drive behavioural change towards savings, micro-insurance and credit. It is an insurance-embedded group savings account integrated with mobile money, and makes it easier for customers to do their banking anywhere and at any time. For ease of reference, customers can also use their phone numbers as account numbers.



Speaking on the strategic partnership, the Managing Director of Access Bank Ghana, Olumide Olatunji mentioned that the support from SatF will further boost the Bank's drive towards helping more women

become financially independent and empowered through financial literacy training. He mentioned that the partnership with SatF further underscores Access Bank's commitment to becoming a major contributor of Ghana's economic advancement through research backed financial inclusion strategies.



Speaking on behalf of SatF, Team Leader Sukhwinder Arora said: "The problems facing informal savers, particularly women, in accessing suitable savings products are well known – yet up until now, the ability of formal financial institutions to reach them have proved difficult. We are delighted to be working with Access Bank in their quest to provide new banking opportunities for thousands of rural and peri-urban savers across Ghana and in the process demonstrate that both the Bank and women savers can benefit".

The "W" Initiative packages multiple banking products and services into all-in-one bundles that appeal to women either as young professionals, homebuilders or entrepreneurs. Many women across Ghana are currently benefiting from this unique initiative which seeks to inspire, connect and empower women through the various stages of their lives.

Keeping Healthy

HEALTH BENEFITS OF GINGER

Do you know that ginger can do much more than spice your food? Yes, ginger is one of the most delicious and healthiest spices you can take in.

Some health benefits of this priceless spice:



1. Ginger may help prevent cancer

Ginger contains certain cell protecting properties which limits the risk of cancer. Its anti-cancer characteristics are basically due to the presence of 6-gingerol, a substance that is largely found in raw ginger.



2. Helps to treat nausea especially morning sickness

Ginger can be instrumental in relieving patients of nausea and vomiting after surgery. Additionally, ginger is most effective in reducing pregnancy-related nausea such as morning sickness. However, it is advisable to speak to your doctor before taking large amounts of it during pregnancy.



3. Ginger serves as a natural way to get rid of menstrual pains

Research conducted on ginger's pain relieving characteristics show that it helps to relieve menstrual pains the most.



4. Aids in relieving stomach upset

Research has proven ginger to have several digestive benefits. It particularly works on part of the gastrointestinal tract attributed with feelings of nausea, stomach upset and vomiting. Ginger may also help to move food from the stomach to the small intestine for digestion and absorption.



5. Reduces risk of diabetes

Diabetes is a metabolic condition that affects individual's production and response to insulin. Ginger, however has been found to help reduce blood sugar levels and regulate response to insulin in people.



Customers appreciated during customer service week celebration



Staff with MD (middle) of the bank

Customer Service Week is a global event set aside to recognize the importance of Customer Service in every business. Over the years, the bank has together with other customer centric institutions championed series of activities to celebrate customers for their loyalty.

The 2019 celebration was done for a greater part of the month of October under the theme *"The magic of service, 10 years of more."* By way of extension, the bank leveraged on its 10-year service journey in driving recognition & appreciation of customers/ staff during the celebrations.

The month-long event saw series of customer focused activities being run. Notable among these were the bank wide Happy Hour sessions which saw over 5,000 walk-in customers receive Access Branded Chocolates and Corporate items. Users of the bank's channels platform were equally not left out as they received airtime for transacting with our range of channel products. Again, over 10,000 customers enjoyed surprise courtesy calls on their birthdays within this period.

The intriguing social media engagement saw our Managing Director appreciate staff and customers for their unflinching loyalty to the business over the years. He also had an interactive session with customers on Twitter dubbed #AskOlumide.

30 staff who stood out in their execution of their tasks were rewarded for their significant contribution.

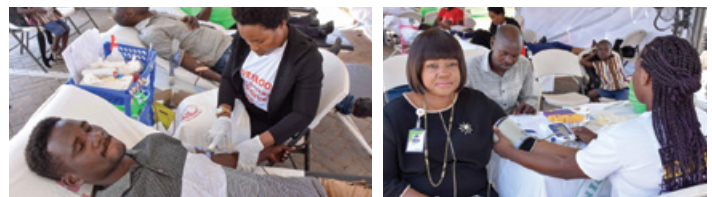
Staff and customers volunteer in blood donation exercise to save lives



Some donors at the event

Over 500 staff, customers of Access Bank Ghana and members of the general public have benefited from a free breast screening program organised by the Bank under its 'W' Initiative.

The one-day breast screening which was to promote awareness and prevention of Breast Cancer in commemoration of October's International Breast Cancer awareness month, is held annually by the Bank. The exercise was held in partnership with Total House clinic and was replicated across all locations of the Bank.



Participants took turns to get screened and received some education on how to maintain healthy breasts through self-examination and healthy lifestyle habits.

Speaking about the event, Josephine Eva Arthur, Head of Inclusive Banking, said that the Bank was concerned about the well-being of its staff and customers as *"they perform huge roles in our operations and existence as a bank"*. She further thanked the partners, Total House Clinic for their support in organising the screening exercise.

FAQs

THE ACCESS CREDIT CARD

1

What is the Access Credit Card?

The Access Visa Credit card is an electronic payment card which enables customers to spend funds via an approved line of credit, which is set on the card.

2

How many types of credit cards are available?

Two types namely Visa Gold Credit Card and Visa Platinum Credit Card.

3

What are the features of the card?

- The card is valid for 2 years
- It is chip and pin and 3 – D Secured
- For Multi-currency transactions
- There are no extra charges when used on Access ATM, POS and Online

4

Who qualifies for a Credit Card?

All customers who are able to provide 110% of the required limit as collateral.

5

What are the repayment terms?

This is done on a monthly basis. Customers are to repay a minimum of 20% of credit utilized by the 10th day of the month. Customers can make cash payments in Ghana cedis or US dollars directly onto their card accounts for repayment or transfer funds from their account onto the card account.

6

What are the consequences for default in monthly settlement?

A late payment fee of \$25, GHS 100, or 20% of outstanding amount due.

10 for 10 Fistula Walkathon



Global Customer Service Week



Save More Win More Promo Presentations



Marketing World Awards (MWA)



Joke of the Month



My memory is getting so bad. I asked the pharmacist,
"Do you have any Acetylsalicylic acid?"
"You mean aspirin?" asked the pharmacist.
"That's it! I can never remember that word."

One Minute Tip



Do not be embarrassed by your failures, learn from them and start again.
- Richard Branson