

# CUSTOMERS' DIGEST

VOLUME 5 NO. 2 | MAY- JUNE 2018 ISSUE

## Access Bank Ghana welcomes new Managing Director



Ifeanyi Njoku, Access Bank Ghana's Managing Director

Access Bank Ghana has appointed Mr. Kris Ifeanyi Njoku as its new Managing Director effective June 28, 2018. He takes over from Mr. Dolapo Ogundimu who managed the Bank since 2012.

Until his appointment, Mr. Njoku was the Executive Director responsible for Business Development at Access Bank Ghana and worked as the Country Managing Director of Access Bank DR Congo from 2014 to 2017. He has over two decades of diversified banking experience working across various markets in Africa and the UK and has built a high pedigree as an astute banker.

He holds an MSc in Public Management from the University of Birmingham, UK and is a fellow of the British Chevening Scholarship Programme of the British Government.

In his new role, Mr. Njoku will lead the Bank to execute its new five year strategic objective and ensure the Bank's growth across all its operations in Ghana.

Commenting on the appointment, the Board Chairman of Access Bank Ghana, Mr. Frank Beecham expressed confidence in Ifeanyi's ability to drive the Bank's strategic objective, having worked with him over the past year. *"Together with the Board of Directors, we are excited to welcome Ifeanyi to his new role which will further entrench the position of Access Bank as one of Ghana's leading retail banks"*, he said.

Mr. Beecham also took the opportunity to thank Mr. Ogundimu for his many years of selfless leadership in moving the Access Bank franchise forward.

## Employees honoured at Group CEO Awards



Cross section of the winners

Staff of the Bank across its subsidiaries have been celebrated for their excellent contribution towards the Bank's growth in the 2017 financial year. The awards ceremony dubbed **"CEO Awards"** was held in Lagos and recognised staff who have gone the extra mile to enhance the quality of service of the bank and project her image positively.

Access Bank Ghana staff were winners in 5 major categories of the awards. The winners of the categories are:

- Star Manager of the Year and Brand Ambassador (Access Bank Group and Country Winner respectively) – Josephine Eva Arthur.

- Customer Service Staff of the Year (Access Bank Group Winner) – **Narthincole Da-Silveira**
- Customer Service Staff of the Year (Country Winner) – **Bernice A.K. Boateng**
- Profit Centre of the Year – **Financial Institution Team**

Since being instituted, the annual employee awards plays a critical role in boosting staff motivation to pursue excellence and signifies the Bank's commitment to reward hard work and outstanding results.

Gracing the occasion with their presence, the Group Board of Directors congratulated all deserving winners and also used the opportunity to encourage staff to keep pushing for excellence in service delivery.

Addressing staff at the awards ceremony, the Group Managing Director of Access Bank Plc., Mr. Herbert Wigwe highlighted the Bank's motivation in rewarding its staff members and encouraged the winners to work at becoming even better than they are.

He added, *"These awards presented to our colleagues demonstrate that hard work and excellence is rewarding and each one of us must commit ourselves to achieving such high flying performance that only makes our Bank the benchmark of the industry."*



### Product Focus

#### Pick Now Pay Later



Pick Now Pay Later is the newest addition to the bouquet of Personal loans Access Bank offers. This is a consumer finance scheme for the acquisition of home appliances and electronics from our partner, Electromart and CompuGhana. Salaried workers in both the Private and Public sector can apply for this flexible scheme.

With the Pick now, Pay Later scheme, no cash deposit is required. Customers can just walk into any of showrooms or outlets of partner companies and select any item of their choice. Items range from television sets, laptops, desktop computers, printers, electric irons, washing machine, microwaves, fridges and deep freezers, air conditioners, home theatres, blenders, phones and many more.



#### Why you should subscribe ;

- Offers you One Month Moratorium on principal + interest payment
- Offers you Interest Free payment within the first six months
- Offers you a Life Protection Insurance by the Bank
- You get your Loan/ item in 48hours

Take advantage of this exciting opportunity today! \*Terms & Conditions apply.

## Customer Speaks

I just want to give a thumbs up to the cashier at Tema Main branch. She is always laughing and nice and always makes me leave the branch happy. Her customer service is exceptional and her colleagues should take a note from her. I want to tell her never to change. I believe she will soar higher.

Mr Kumar Singh



## Staff and customers walk to raise awareness on Maternal Health



Head of Inclusive Banking, Josephine E. Arthur leading the walk.

Marking the 3rd Anniversary of Access Bank's award winning "W" Initiative, the Women Banking Unit in partnership with the Access Women Network and Total House Clinic, embarked on a walk to create awareness on maternal health related issues.

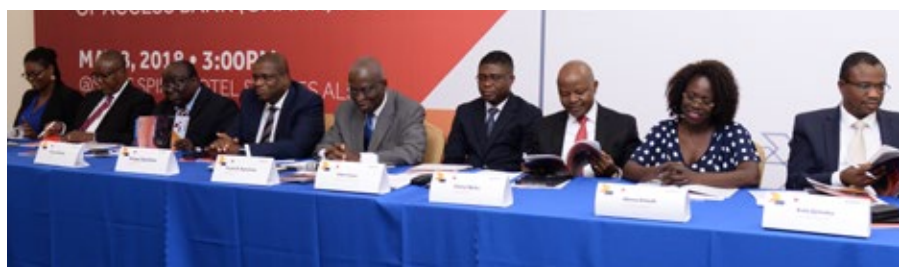
The 3km walk which was open to women focused groups and associations, staff, customers and the general public commenced from the Access Bank Head Office, through the Ministries and some principal streets of Accra including the Liberation Road.

The Bank through its "W" Initiative is raising awareness on maternal health and the need for women to

prioritize their health. Under the auspices of the "W" Maternal Health Support Scheme (MHSS), the Bank this year recorded its first set of twins through IVF for a Ghanaian family. The scheme is a flagship loan service designed to help couple experience the joy of parenthood and various specialized treatments at specialist hospitals in Ghana and around the world.

Addressing participants, the Divisional Head, Retail Banking – Mr. Stephan Abban reiterated the important role women play in homes, societies and the nation at large. He also highlighted the importance of Access Bank's commitment in promoting their wellbeing and development through the "W" Initiative.

## Access Bank holds 10th Annual General Meeting (AGM)



Board of Directors

On May 8, 2018, at the Swiss Spirt Hotel & Suites Alisa Accra, the shareholders of the bank met to consider and adopt the Statement of Account for the year ended, December 31, 2017.

The event was used to highlight the Bank's new 5-year developmental strategy. Shareholders were also reassured of the Bank's capability to meet the new capital requirement in July, ahead of the deadline given by the Bank of Ghana.

Mr. Frank Beecham, the Board Chairman, stated that though the industry saw a challenging environment in 2017, Access Bank demonstrated its resilience in the market and changed for the better.

He then added that, "2018 marks the continuation of our journey and will take us to our next destination of becoming one of the leading retail banks in Ghana. This will be the year to redefine our mark as a truly sustainable bank as we commence the implementation of our next 5-Year Corporate Strategy."

All resolutions on the agenda including the re-election of the Board of Directors of the Bank and the conversion of income surplus to Stated Capital in line with meeting the new capital requirements were approved.

## Keeping Healthy

### Health Benefits of Watermelon



Watermelon is a refreshing fruit made up of about 92% water and soaked with an appreciable amount of nutrients. Each juicy bite of watermelon provides the body with; Vitamins A, B6 and C, phosphorous, manganese, magnesium, lycopenes, antioxidants amino acids and potassium. These nutrients enable the body to function at its optimum best.

Apart from the nutrients given, watermelon is also considered healthy for its low fat and calorie content.

#### Let us take a look at a couple of its health benefits:



- 1. Helps one to hydrate**  
The high content of water in watermelon helps to keep the body hydrated and feel full. The fibre contained in it helps to take in large volume of water without too much calories.
- 2. Prevents Cancer of the Digestive System**  
Compounds such as cucurbitacin E and lycopene found in watermelon, help to prevent cancer. Lycopene for one prevents cancer by lowering insulin-like growth factor (IGF) which is a protein associated with cell division.
- 3. Improves Heart Health**  
Lycopene in watermelon helps to lower cholesterol and blood pressure. Studies have shown that it also helps to reduce the stiffness and thickness of artery walls. In addition, Vitamins A, B6, C, magnesium and potassium found in watermelon also good for the heart. The Citrulline, found in it helps the blood vessels expand thereby lowering blood pressure.
- 4. Reduces Muscle Soreness**  
Citrulline, an amino acid in watermelon also reduces muscle soreness. Research has shown that citrulline absorption is most effective when it is consumed as a component of watermelon juice.
- 5. Good for Healthy Skin and Hair**  
The Vitamins A found in watermelon keeps the skin healthy since it helps to create and repair skin cells while the Vitamin C also helps to keep the skin supple and the hair strong.





# Access Bank introduces borderless banking with new AccessAfrica money transfer service



In fulfilment of its new strategic objective to become Africa's gateway to the world, Access Bank, one of Ghana's leading retail banks has launched a new money transfer service known as "AccessAfrica", to remove boundaries across Africa with the ease and convenience of moving funds around.

The new service allows both customers and non-customers of the Bank transfer money using Cedis (Ghana's local currency) or US Dollars to any of the countries where Access Bank has presence across the continent including Nigeria, Democratic Republic of Congo, Rwanda, Sierra Leone, The Gambia and Zambia.

Introducing this new service, the Managing Director for Access Bank Ghana, Mr. Ifeanyi Njoku indicated that, "Hitherto, you could only send or receive money to and from Nigeria with our Cross border money transfer service, however, this is now a thing of the past, as we have now upgraded our platform to serve millions in Ghana and across the continent".

He conclusively said, "We are rigorously working to create a seamless system for business transactions irrespective of your location in Africa, to make banking services affordable, secure and convenient for everyone. Soon, this service will be extended to other locations within and outside Africa".

The new "AccessAfrica" service will eliminate the risk of carrying cash, as well as promote the cashless policy, as users will be able to send money to several destinations in few minutes at any Access Bank's branch locations.

Last year, Access Bank unveiled its new 5-year strategy which is expected to accelerate the Bank's growth and position it as a leading Bank across its various operating markets by 2022. To achieve this, the Bank hopes to leverage on a Universal Payments gateway to dominate international trade and inter-African payments.

## Access Verified By VISA (VbyV)

Access Bank Visa cards have an extra security feature called Verified by Visa (VbyV) which gives you complete confidence when shopping online. It protects your card against unauthorized transactions by authorizing your Visa card transactions only upon provision of your personally generated password.

This exceptional service is 3-D secured, enables you to generate your own password as well as ensure a second level authentication for all your transactions.



Below are the steps to enroll onto the service:

- At the point of making payment on a 3-D site, you are automatically redirected to the Verified by Visa page.
- Answer the secret questions that pop up (Date of Birth, Expiration Date, Mobile or Account or ID or Passport Number)
- Activate the service by creating a username and password. Note that, the username should be between 8 - 20 characters and the password between 4 - 12 characters.
- The password should be a combination of alpha numeric, upper and lower cases as well as special characters. The password should not be forgotten since it will be required in subsequent transactions on all Verified by VISA enabled site.
- Our 24/7 Contact centre is readily available to assist should you require further assistance. You can reach them on 0800 004400 (Toll free) or 0302742699 or email us at [contactcentreg@ghana.accessbankplc.com](mailto:contactcentreg@ghana.accessbankplc.com).

## Products Insight

PRODUCT	FEATURES
GOLDEN AGE ACCOUNT	<ul style="list-style-type: none"> <li>• Age group: 50 years +</li> <li>• 3% interest P/A</li> <li>• Priority treatment</li> <li>• Free GH Link card &amp; Cheque book</li> <li>• GHS 20.00 minimum balance</li> <li>• Discounts at selected outlets</li> </ul>
EARLY SAVERS	<ul style="list-style-type: none"> <li>• Targeted to Children below 18 years</li> <li>• 6% interest P/A</li> <li>• No COT charges</li> <li>• GHS 50.00 minimum balance</li> <li>• Opportunity to join early savers club</li> </ul>
PREMIER SAVINGS	<ul style="list-style-type: none"> <li>• Minimum opening balance of GHS 10</li> <li>• Unlimited withdrawals</li> <li>• Interest rate of 3% p.a.</li> <li>• Access to all E-Banking products</li> <li>• Allows direct debit instructions</li> </ul>
SOLO ACCOUNT	<ul style="list-style-type: none"> <li>• GHS 5.00 minimum balance</li> <li>• Discount offerings from selected outlets</li> <li>• 6% interest P/A</li> <li>• GHS 10.00 Minimum balance</li> </ul>





Health Walk



2018 Group CEO Awards



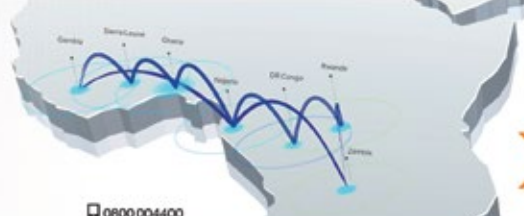
Annual General Meeting (AGM)






## AccessAfrica

The fastest way to send and receive money across Africa

\*Available for Account holders and non Account holders



-  FAST
-  AFFORDABLE
-  CONVENIENT

0800 004400

Joke of the Month 

Two factory workers are talking. The woman says, "I can make the boss give me the day off." The man replies, "And how would you do that?" The woman says, "Just wait and see." She then hangs upside down from the ceiling. The boss comes in and says, "What are you doing?" The woman replies, "I'm a light bulb." The boss then says, "You've been working so much that you've gone crazy. I think you need to take the day off." The man starts to follow her and the boss says, "Where are you going?" The man says, "I'm going home, too. I can't work in the dark."

One Minute Tip 

"An ounce of prevention is worth a pound of cure."  
- Benjamin Franklin