



Mr. Olatunji (MD) and Mr. Beecham (Board Chairman) during the meeting

Access Bank becomes first listed company to hold virtual AGM

Access Bank Ghana has successfully held its 12th Annual General Meeting through a virtual platform for its shareholders.

The AGM was held to consider and adopt the Statement of Accounts for the year ended December 31, 2019 at the Access Bank Head Office in Accra.

At the meeting, shareholders commended the Bank for the approach it had taken to ensure the meeting was held amidst the embargo on physical AGMs in response to the fight against COVID-19 pandemic.

The shareholders also applauded the Bank for its sterling performance for the year under review and encouraged management and staff to keep up the good work even as the country steers through the pandemic.

Board Chairman of Access Bank Ghana, Mr. Frank Beecham, in his remarks said that the

Bank's performance in 2019 was of significant progress.

Speaking to shareholders at the AGM, the Managing Director of Access Bank Ghana, Mr. Olumide Olatunji said, "We see many opportunities in the market and are retuning our business to meet both present and future demands in a manner that helps us remain competitive. While managing the current health crisis is the first priority for us, we shall seek to prepare ourselves adequately for the anticipated mid and long term ripple effects on the industry and the macro economy".

Shareholders approved all resolutions on the agenda which included the re-election of the Board Directors of the company. At the end of the meeting, shareholders adopted the 2019 audited financials as presented by Ernst & Young Chartered Accountants for the period.

COVID-19 Update

Management Safety Commitment Statement

In the wake of the outbreak of the novel Coronavirus (COVID-19) pandemic, the Management of Access Bank (Ghana) Plc would like to assure all of its employees, customers, stakeholders and the general public, that as a flag bearer for sustainable business, our Bank is committed to supporting both global and national efforts aimed at preventing the spread of the virus and promoting a safe and healthy environment for the communities within which we operate.

We will continue to keenly monitor reports concerning the pandemic and ensure that they are at all times factored in all our business decision making processes.

We will continue to roll out interventions in line with our Business Continuity Plan, so that we can eliminate and/or carefully manage the risks to our staff, contractors and visitors from contracting or transmitting the virus.

We will continue to maintain the measures we have put in place to protect all our stakeholders in strict compliance with basic safety protocols by Health Authorities; Ghana Health Service and World Health Organization.

We will continue to sensitize all our employees on do's and don'ts regarding this pandemic.

We recognize the need to sensitize the general public as well on the dangers the virus poses. As such we will do everything within our power to educate the public on the essence of keeping safe.

We pledge to provide a workplace that is safe, with the proper equipment, materials, and education necessary to enable employees perform in a safe manner while ensuring that customers and the general public do bank with us in a safe environment.

We will maintain safety and health programmes conforming to the best practices of our industry.

We believe that safety is a shared responsibility and as such entreat all stakeholders to play their part by adhering to protocols laid.

We reaffirm our resolve to play our part as we all fight this pandemic and bring this under control.

Stay Safe. #AccessBankGhanaCares

Access Bank supports less privileged in COVID19 fight

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UPSA Vice Chancellor commends Access Bank for ambulance donation

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Customer Speaks:

Customer appreciates Access Bank's Services

"The service was awesome when I was opening my account. I mean, everything went smooth to my expectations. I had several banks introducing methods that didn't go down well with me, but Access bank did everything as simple as A, B, C and I really appreciate the effective work done. They are very serious and also have a nice way of approaching customers. They are amazing staff. I would be looking forward to enjoying more of such professional services from Access Bank."

Abubakari Sualisu



Access Bank Supports less Privileged in Covid-19 Fight



Nana Adu Kyeremateng, Head of Corporate Communications at Access Bank presents items to Albert Boakye Okyere, MCE for Ashaiman

Responding to calls to help alleviate dire situations in various communities across the country, Access Bank Ghana has stepped up its COVID-19 support efforts by earmarking GHS300,000 for food, sanitary and personal protective equipment (PPEs) to over fifteen municipalities across the country.

The beneficiary municipalities selected for this intervention, include Korle-Klottey, Ayawaso East, Old Fadama, La Nkwantanang, Ashaiman Municipal, Ga East and Kpong Katamanso all in Greater Accra. The rest are Asokore Mampong together with Aboabo in Ashanti, New-Juaben in Eastern; Takoradi Municipal, Fanteakwa District and Tarkwa-Nsuaem in Western; Ho Municipal in Volta, Techiman Municipal in Bono East, Sanerugu in Northern, Kassena Nankana West in Upper East and Wa

Municipal in Upper West.

Commenting on the donation, the Managing Director of Access Bank, Mr Olumide Olatunji, noted that the novel Corona Virus had without doubt brought a large measure of untold hardships to many people across the country, especially the vulnerable and less privileged in society, as they have been deprived of their meagre livelihoods.

This brings the Bank's financial contribution towards the COVID-19 fight so far to over GHS1.2 million. Receiving the items, the various Municipal Chief Executives and traditional leaders appreciated the Bank's efforts for reaching out to their members and encouraged people to adhere to the preventive protocols outlined by authorities.

Keeping Healthy

Keeping Healthy Amidst COVID-19 (Corona Virus) Infections

How much do you know about Corona Virus?

Have you put the needed measures in place to protect yourself and your family? Let us find out!

COVID-19 is a respiratory illness caused by a new virus. Symptoms include fever, flu-like symptoms such as coughing, sore throat, fatigue and shortness of breath. The virus can spread from person to person, but good hygiene can prevent infection. People who experience these symptoms should call and book an appointment with a hospital to get tested. The needed precautions to take when attending treatment would be relayed by the medical experts.

Some health tips to observe to keep you and your loved ones protected:

1. Wash your hands/ Sanitize Hands frequently/ Avoid handshakes

Coronavirus spreads when droplets containing the virus get into one's body through their eyes, nose or throat. The hand is one of the means through which this occurs. Thus, it serves as one of the means through which the virus spreads from one person to the other. To prevent infection through the hands, one is advised to consistently and thoroughly wash their hands with soap and water and/ or clean their hands with alcohol-based hand rub (70% alcohol), and avoid handshakes.



2. Wear a nose mask

Wearing a face mask helps to prevent the spread of coronavirus from infected people. This is because when an infected person coughs or speaks, they can send tiny droplets filled with the virus into the air. However, if everyone is wearing face masks, then this can be limited. That is, the amount of virus that escapes from infected and asymptomatic patients into the environment to cause infections will be reduced.



3. Build up your immune system

Building a strong immune system has been proven to be very essential in combating Covid-19. When a foreign bug like the one that causes COVID-19 gets into your body, your body puts up its defence in your immune system, which is your white blood cells. This is why you need to build a strong immune system. You can do this through eating of fruits and vegetables daily. For instance, citrus fruits such as oranges, lemons, grape fruits help to build the immune system. Exercising is also a way to go as researchers have shown that exercise improves the immune and metabolic systems.



4. Limit use of cash

Studies have shown that the virus which is transmittable through droplets could be passed on from dried surfaces to humans. However, it has not been scientifically proven how long the virus survives on currency notes. Regardless, experts suggest that more caution is exercised when handling coins as the virus could stay longer on them than on currency notes. When handling cash, it is advisable to use gloves and alcohol-based sanitizers coupled with frequent washing of hands with soap and water. Also, it is important to ensure one does not touch his/her face after handling cash. Considering all these the new normal is for one to transact business using digital platforms thereby limiting contact with cash. Access Bank is committed to protecting its customers as its robust digital platforms are available 24/7 for customer use.



UPSA Vice Chancellor Commends Access Bank for Ambulance Donation



Access Bank team with officials of UPSA

The Vice-Chancellor of the University of Professional Studies, Accra (UPSA), Prof. Okoe Amartey, has commended Access Bank for the donation of an ambulance to the university which will help to address emergency health issues in the university and its environs, particularly during the coronavirus pandemic.

Receiving the ambulance on behalf of the university, Prof. Amartey expressed gratitude for the gesture and said that it will serve a very useful purpose for the university's clinic especially when it plans to upgrade to a hospital in a year's time to serve the community better

The ambulance, which will be managed by the UPSA Clinic on campus, is equipped with basic emergency kits such as oxygen inhaler, fire extinguisher, stretcher among others.

Managing Director of the bank, Olumide Olatunji, in a comment made on his behalf by a representative, Stephen Abban (Divisional Head, Retail Banking), said the donation was targeted at UPSA because its clinic currently does not have any ambulance facility to transport patients in emergency situations, putting the lives of students and surrounding neighbours at risk should they run into any critical condition requiring swift transfer to a larger hospital.

He added that the donation also forms part of the bank's efforts to help fight the COVID-19 pandemic. "A lot of logistical support is required in dealing with many health issues across the country including the COVID-19 pandemic and we believe that this gesture will also enable the UPSA clinic to move around the wider community, to attend to any emergency situation when they arise," he said.

Women SME's Benefit from Free Webinar Series



In view of recent events associated with COVID-19 such as restrictions on movement across the world, Access Bank is using this period to engage its customers, particularly women in its "W Webinar Series" on a range of topics to help them navigate this process for their businesses, lifestyle and family.

The "W Webinar Series" is an initiative organised through virtual platforms/calls for female customers across all countries of presence within the Bank.

Speaking on the need to engage customers to remodel their businesses to stay profitable, the Managing Director of Access Bank Ghana, Olumide Olatunji, indicated, the COVID-19 pandemic has altered the way life will be lived and as such businesses must be supported to acknowledge and address these concerns, particularly how businesses operate going forward.

Engaging participants on the topic "Post Covid-19; the 'New Normal'", Renee Q. Boateng, a Personal Branding, TV Host and Confidence coach, noted that our mind-set is the only thing that can help us successfully navigate this season. She explained that this season although unexpected, has given us the perfect opportunity to rethink our strategy for life and business, to reflect and re-evaluate.

The series is open to all customers and the general public irrespective of one's location. Other topics addressed previously include Making your career foolproof – optimizing productivity, Structuring your home for business and career effectiveness and Redesigning your business model for resilience. The series in its first edition has recorded over 2,300 live participants and a reach of more than 134,000 from 15 countries worldwide.

Recordings of sessions are available on thewcommunity.com for your information.



Product Focus



Access Bank Partners UnityLink Money Transfer

In line with our strategy to provide a one-stop-shop for inward remittances and offer customers more than banking, the Bank has recently partnered UnityLink Money Transfer to make their services available through the Bank's wide network.

UnityLink is an international Money Transfer product which offers a simple, fast and safe channel for individuals, business associates and organizations to transfer funds to meet needs such as payment of school fees, medical bills, family support, project financing, etc. They have presence in UK, Europe, Asia, America and many more corridors. Currently, Access Bank serves as a receiving Agent on the UnityLink platform.

Access Bank Ranked Best Bank in Customer Service



Access Bank Ghana has been ranked as the best company in customer service in Ghana's banking industry by the Ghana Customer Service Index (GCSI). We were ranked first in the financial sector ahead of the Stanbic Bank, Zenith Bank, Fidelity Bank, Ecobank, Agriculture Development Bank and GCB Bank. Our performance is an improvement of the 2018 ranking, where we ranked second.

The research and survey this year collected data on key metrics such as professionalism, customer focused innovations, feedback and complaints, processes and procedures as well as staff engagement among others.

Findings of the 2019 survey, presented to stakeholders and the media by the Institute of Customer Service Professionals (ICSP), covered nine economic sectors, namely the financial (bank/non-bank), utilities, telecommunications, hospitality, healthcare, retail malls, public sector, online businesses and transportation. Data was collected from over 1,200 respondents of various sectors in Accra, Kumasi and Takoradi. Managing Director of the bank, Olumide Olatunji noted that the Bank's rating is a reflection of the measures put in place over the years to improve customer experiences.

Commenting on the ranking he said: "We have a bold ambition to become the leading retail bank in Ghana by 2022 and to achieve this, we are constantly investing in our people, systems and processes to enhance service delivery, increase retention rates and extend the customer life journey using new and innovative channels. Customer feedback has also been pivotal to our growth because we have entrenched this way of life strongly in our service culture, as we build a sustainable banking franchise here in Ghana".

The GCSI is a yearly report which provides an insight into the state of customer service in Ghana. GCSI uses a 3-component approach; research, traditional surveys (face to face, telephone and written questionnaires) and online surveys as a basis to measure the performance of businesses vis-à-vis their customer relations. The Index determines the "degree of satisfaction" of customers who patronize the services of companies – both private and public.

Customers Rewarded in 'App Your Game' Val's Promo



An excited customer displays her prize

Over the years, the Bank has joined the international community to celebrate Valentine's Day on the 14th of February to reiterate its appreciation and commitment to all stakeholders; staff and customers alike. This year, a campaign dubbed 'App Your Game' was run throughout the month of February to mark the season of love.

The celebration offered the Bank an opportunity to encourage customers to step up their banking experiences using our convenient and reliable Access Mobile App. Within the month, more awareness was created on the unique features of the App with more customers signed up to it and encouraged to use the App for their transactions in the comfort of their homes, offices etc.

The month-long event saw series of social media activations being run to promote social and brand engagements. On social media, the campaign received massive attention from the online community, making it trend as No. 1 in Ghana on the day of the campaign.

Top 5 performing customers with a minimum spend of GHS 500.00 on the Mobile Banking Application were rewarded. All customers who signed up to the App were not left out as they received data or airtime top ups. Walk-in customers were treated to light refreshments as they went about their transactions in the banking halls on Valentine's Day.

Advertisement



No Face Mask No Entry

Stay Safe. Protect Yourself. Avoid Coronavirus.

BRANCH NOTICE

RELOCATION OF ODORKOR BRANCH



Our Odorkor branch has been relocated to Odorkor Official Town on the Odorkor-Kwashieman High Street, close to the Goil Filling Station.

FAQs

AccessMobile App



1 What is the Access Mobile App?

The AccessMobile App is an internet based application that allows customers to sign up and perform basic financial transactions. The mobile app is available on Android, iOS and Blackberry operating systems.

2 Are bill payments available on the App?

Yes, bill payment is one of the unique features available on the App. The following Bill payments can be made using your App anytime anywhere.

- DSTV Bills
 - Box Office Package
 - Compact Plus Package
 - Premium Package
- GOTV Bills
- Surfline bundles
- TV License
- ECG Postpaid
- Ghana Water Bills
- MTN Postpaid
- Vodafone Postpaid
- Vodafone Broadband
- Vodafone ADSL
- ARIK Airlines
- British Airways

3 Are there any new exciting services available on the App?

Yes, the App has gotten 3 new exciting services added on to give customers more convenience.

- **Standing Instruction:** This feature enables customers to set debit instruction on their accounts for payments or investments periodically.
- **QR Scan:** This enables customers to make payment for goods and services purchased via a QR scan. Merchants on the other hand are able to use this for collections.
- **Beneficiary Management:** This enables customers to save details of their beneficiaries for smooth payments. Usage of this feature reduces payment into wrong accounts.

COVID-19 Community Donations



'App Your Game' Val's Promo



Access Bank Presents State-of-the-Art Ambulance to UPSA



Joke of the Month



Our son said to us "I got a D in maths" and I commented "That's really bad." My wife quickly replied me "you need to stop doing his homework."

One Minute Tip



"Be yourself; everyone else is already taken."
- Oscar Wilde