

CUSTOMERS' DIGEST

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Access Bank appoints new Managing Director



Olumide Olatunji, Access Bank Ghana's Managing Director

Access Bank (Ghana) Plc. announces the appointment of Mr. Olumide Olatunji as its new Managing Director, effective December 5, 2018. He replaces Mr. Ifeanyi Njoku who has now taken up a new role within the Access Bank Group to support the Bank's expansion drive in line with its new 5-year strategic growth plan.

His appointment follows the successful nomination and regulatory approval received from both the Board of Directors and the Bank of Ghana respectively.

As an experienced banker with an enviable track record of more than 20 years, Olumide will drive the continuation of the Bank's corporate strategy of

becoming one of Ghana's leading Banks by 2022, building on his commendable contribution to the Bank's business over the years.

Until his appointment, Mr. Olatunji led the Bank's entire Commercial Banking business in Lagos, Nigeria where he provided strong leadership in building and overseeing key strategic relationships for business success and growth. He also served as a Subsidiary Director of Access Bank in Rwanda and the Democratic Republic of Congo.

Commenting on the appointment, the Board Chairman of Access Bank (Ghana), Mr. Frank Beecham, congratulated Olumide on his new appointment. He said: "We warmly welcome Olumide and look forward to providing him with full support from the Board. He brings with him excellent leadership qualities, breadth of knowledge and deep insights of the sub-region, which will be useful in driving the growth of the Ghana business". Mr. Beecham also took the opportunity to thank Mr. Njoku for his tenor as Managing Director.

Welcoming the news, Mr. Olatunji expressed appreciation to the Board and other stakeholders of the Bank. He noted: "I wish to thank all our stakeholders for making me feel so welcome in this incredible country. Access Bank in Ghana has an exceptional platform of great people, bold strategy and strong momentum. I sincerely look forward to working with the Board of Directors, management team and employees in making Access Bank one of the leading retail banks in Ghana in line with our strategy to become 'Africa's Gateway to the World'. Olumide Olatunji, MD of Access Bank Ghana

Access Bank is Best Company in Employee Volunteering



Staff of Access Bank receiving the plaque of the Bank

On November 30, Access Bank was adjudged the "Best Company in Employee Volunteering Initiative" in the 2018 Sustainability and Social Investment Award (SSI) ceremony held at the Marriott Hotel in Airport.

The Bank competed against 5 other companies, namely Stanbic Bank, Ecobank, Samsung, Goil and the MTN Ghana Foundation, to emerge the winner.

This enviable feat is dedicated to all staff of the Bank for their support in impacting the communities in which the Bank operates. This has gone unnoticed by industry watchers and the award justified the strides made so far in staff investing their time, energy and resources to impact communities.

The Sustainability & Social Investment Awards identify and publicly recognize the impact made by organizations and individuals through exemplary success in voluntarily improving the quality of life of people and communities. This year's edition celebrates business excellence and innovation in corporate social responsibility and is themed "Investing in Communities, Impacting Lives".

Through Access Bank's Employee Volunteering Programme (EVP), the Bank has over the last eight years displayed a strong commitment to health, education, environment and social improvement issues by leveraging its people and financial resources to invest in various projects across the country. This is in line with the Bank's strategy of contributing to the long-term sustainable development within its markets of operations.



Product Focus

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- Product provides convenience to our customer

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Customer Speaks

"I will always recommend your bank to anyone that needs a bank to save. Staff are patient, ready to listen and quickly solve your problems for you."

Nana Yaw Appiah



Security personnel saves a customer's ATM card from Fraudsters



Stephen Ziko receiving a letter of commendation from management

It is always refreshing when staff are able to exhibit the Bank's core values in the discharge of their duties, more so when it is a frontline staff. One such personality is Stephen Ziko, a security personnel at the Ho Branch of the Bank. Stephen used his instincts to save a customer and the Bank from a potential fraudulent activity on the customer's account at the ATM.

He did not only demonstrate bravery to help apprehend the culprit who stole the customer's ATM card, but also lived the Bank's value of giving good customer service by taking the initiative to bring the issue to the attention of the Branch Services Head. This exemplary attitude has been acknowledged by the Bank and duly commended.

In a short presentation to offer a letter of commendation and a reward, the Chief Operations Officer of the Bank, Ade Ologun praised Stephen for his bravery and thanked him for living the Bank's values. Other management members present also congratulated him and encouraged him to continue being a brand champion of the Bank.

An obviously overwhelmed Stephen expressed his gratitude to management and assured that he will continue to lead by example among his colleagues while serving customers.

We celebrate Stephen Ziko for his leadership and commitment to customer satisfaction.

Staff Champion Green Behaviour as they mark Sustainability Awareness Week



Nana Adu Kyeremateng and team presenting the bags

The Bank has marked its maiden edition of Sustainability Awareness Week (SAW) under the theme "Financing a sustainable future". This is one of the Bank's commitments aimed at promoting sustainable behaviour amongst staff and also an advocacy drive towards a deeper sense of involvement by all its stakeholders where sustainability initiatives are concerned.

The week-long event sought to elicit a Green behavioural change in lifestyle amongst staff and stakeholders. Staff were encouraged to dedicate the week towards some identified behavioural change including eating and living healthy, carpooling to work with a colleague to save the environment and reduce carbon emissions. Others included printing less and no lift day.

Also, the week saw the airing of "Dry", a Fistula movie star-led by famous Nigerian actress, Stephanie Okereke-Linus to staff members.

Climaxing the week's activities, the Bank donated hundreds of recycled school bags to pupils in deprived schools across the country. Beneficiary schools include the Mantse Tackie '3' KG & Primary School in Accra, the Gbanyamni L/A Primary School in Tamale and the Ohwimase L/A Primary School in Kumasi. The others are the Heve E.P & Kpetoe Basic Schools in Ho, the Zongo L/A Primary School in Techiman as well as Methodist L/A Primary School in Takoradi.

Making one of the donations on behalf of the Bank to the Mantse Tackie '3' KG & Primary School in Accra, the Head of Corporate Communications and Brand Management at Access Bank, Mr. Nana Adu Kyeremateng, said: "Through our "Bag a smile" initiative we are converting tons of used banner materials and having them recycled into school bags as part of efforts to manage waste impact on the environment. This is because we have taken a serious view to protecting the environment, so as we carry out our business we put the community at the centre of everything we do" he concluded.

Keeping Healthy

Health Benefits of Honey

Honey is a sweet food made by honeybees using nectar from flowers. Honeybees are insects commonly known for production of large volumes of honey. Other bees are also able to produce honey. However, their honey has distinct features and is not good for human consumption.



Honey contains priceless nutritional and medicinal values that provides health benefits to the whole body. It contains antibacterial and antifungal properties. According to the National Honey Board, a tablespoon of raw honey contains 64 calories, is fat-free, cholesterol-free, and sodium-free. Its composition is about 80 percent carbohydrates, 18 percent water, and two percent vitamins, minerals, and amino acids.

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



1. Honey is a natural energy drink

At just 17 grams of carbohydrates per tablespoon, honey is an excellent source of all-natural energy. This natural unprocessed sugar namely fructose and glucose directly enters the bloodstream and delivers a quick boost of energy.

2. Heals dandruff

Honey's natural antibacterial and antifungal properties makes it ideal in the treatment of dandruff. To soothe the scalp and heal any infected or wounded areas, dilute honey with a little warm water and apply it to your dry, flaky patches. Leave it in for about three hours before rinsing out. It's antiviral, antifungal, and anti-inflammatory properties helps to heal your scalp.

3. Cough Suppressant

Honey can be the all-natural cure when it comes to colds. A persistent cough can be remedied with two teaspoons of honey. It's thickness helps to coat the throat while the sweet taste is believed to trigger nerve endings that protect the throat from incessant coughing.

4. Aids in Sleep

Honey can be a health aid for sleepless nights. Similar to sugar, honey can cause a rise in insulin and release serotonin which is a neurotransmitter that improves mood and happiness. "The body converts serotonin into melatonin, a chemical compound that regulates the length and the quality of sleep," as stated by Rene Ficek.

5. Blood Sugar Regulation

Even though honey contains simple sugars, it is not the same as white sugar or artificial sweeteners. Its combination of fructose and glucose actually helps the body regulate blood sugar levels. Some kinds of honey do have a low hypoglycemic index. As such, they do not jolt ones blood sugar.



Access Bank Ghana sponsors Glitz Fashion Week



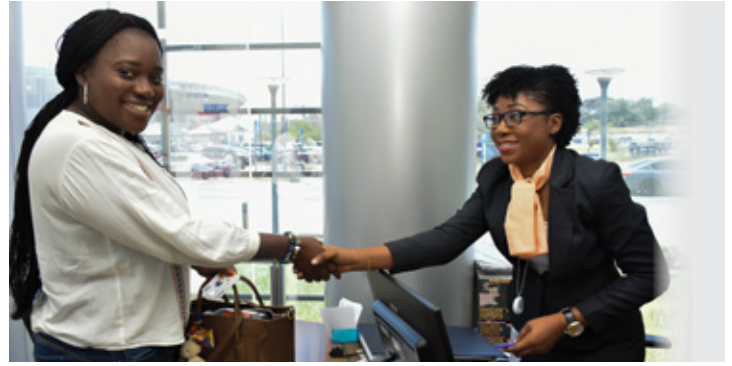
Access Bank in line with its business objective to promote arts and culture partnered the Glitz Africa Magazine for the 2018 Glitz Africa Fashion Week Show recently held. The Glitz Africa Fashion Week is an annual event where African fashion is put in the spotlight for designers across the continent to showcase their collections to a diverse audience of industry players, fashion enthusiasts and influencers.

The Glitz Africa Fashion Week also holds a Business of Fashion seminar, where established fashion designers and industry players interact with emerging and aspiring designers and other persons interested in the industry about the business of fashion as well as its future focus and drive.

Speaking on "Financial Management for Business Sustainability," Josephine Eva Arthur encouraged participants to separate personal finances from their business finance, build a cash reserve, track their spending, find a mentor and avoid cheap labour.

The seminar drew participants from the fashion industry, socialites including up & coming fashion entrepreneurs and emerging designers.

Customers celebrated during global service week



The Bank over the past six (6) years has joined several other institutions to appreciate customers for their loyalty and custom. This year, the Bank marked the Customer Service Week under the theme "Experience Excellence". This was to reiterate to customers our commitment to offer an excellent experience at all touch points.

During the week-long event, series of social media activations to promote social and brand engagements were actively championed. Over 15 winners were rewarded with airline vouchers amongst others. Management team also made courtesy calls to some corporate customers to re-affirm the Bank's commitment in sharing their growth journey. Walk-in customers were treated to light refreshments and token gifts as they went about their transactions at the banking halls.

Staff who have made enviable strides in consistently providing excellent service to customers were duly recognised for their immense contributions to the customer's journey and satisfaction within the bank. Speaking on the week's celebration, Head of Service & Innovation Group, Andrea Dumfeh, said "the Bank remains committed in supporting customer's businesses and individual's growth with excellent service delivery at all times". She further appreciated customers for making the Bank their preferred financial partners.

Cyber Day activation with Pensioners



The Bank recently embarked on an activation drive with members of Ghana Retired Custom Officers Association (RECOA). This follows series of sensitization activities for the Bank's Senior Citizen range of customers under the Golden Age product portfolio.

The Bank remains committed to providing user-friendly e-banking services to all range of customers including Golden Age customers especially for its unrivalled convenience.

Addressing the challenges most Golden Age customers encounter with e-banking products, the Bank used this platform as a launch pad to orient them on easy banking steps to enable them bank safely from the comfort of their homes. Most members enjoyed the hands on sessions, which provided the needed opportunity for successful product trials on a secured platform.

In the end, most customers signed on to the *901# mobile banking platform to enjoy the convenience of banking on their phones as against spending time in the banking halls.

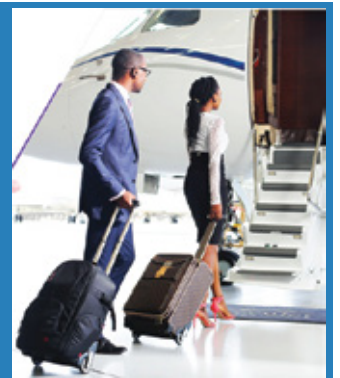
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The uncertainty in traveling; luggage loss, accidents, injury; sometimes prevents you from enjoying that long awaited vacation you are taking. We want to help our customers think less of the uncertain and enjoy their trips even if it is for business.

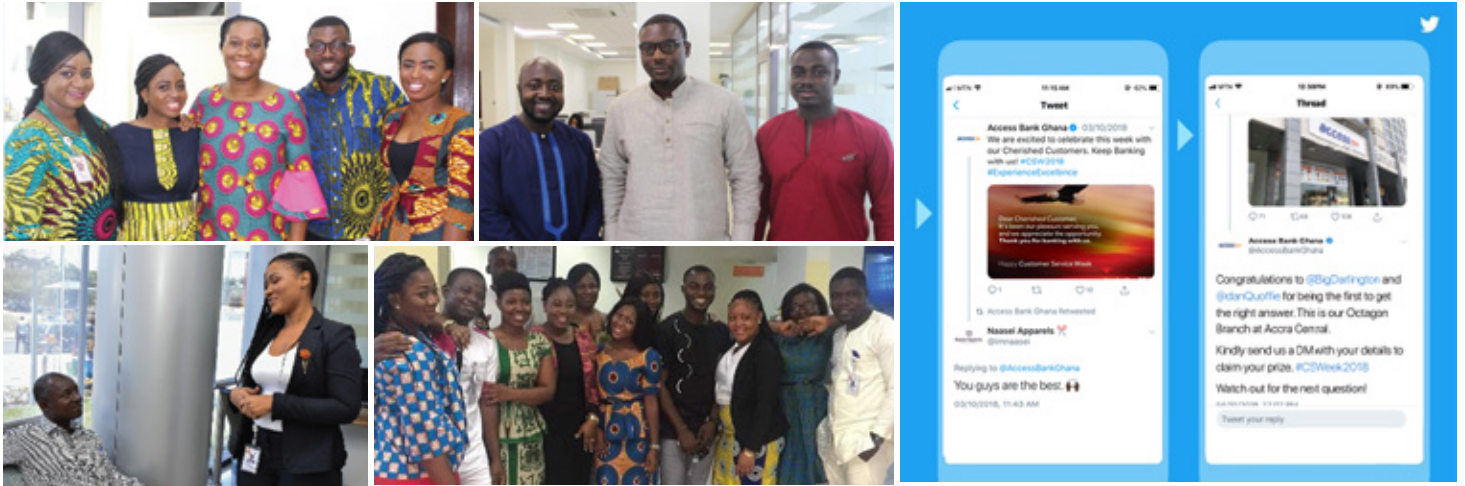
Our Travel Insurance product is a flexible international travel insurance scheme which provides cover for Emergency Medical Expenses, Evacuation & Assistance, repatriation on mortal remains and a wide range of other optional benefits on a virtually "anywhere to anywhere" basis whilst travelling outside of the insured person's Home Country. Access Travel Insurance is available to cover individuals, students and pilgrims against any misfortune that may occur due to unforeseen incidents during travels outside Ghana for business, pleasure, pilgrimage etc.

With premium starting from a minimum of 15USD, Travel insurance customers enjoy cover on flight & luggage delays and in-flight loss of checked-in luggage among others.



Events-in-pix

Customer Service Week




Sustainability Awareness Week



GLITZ Fashion Week






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Joke of the Month

A man was walking down the street and saw a sign in a store window that said "Help Wanted," so he ran into the store and yelled out, "What's wrong?!"

One Minute Tip

"Never bend your head. Always hold it high. Look the world straight in the eye."

- Hellen Keller.