

Free

# CUSTOMERS' DIGEST

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This digest is not for sale. It is a free publication from Access Bank.

## Lead Story

### Access Bank Wins 2016 Euromoney 'Africa's Best Bank Transformation' Award



L-R: Dapo Olagunju, Group Treasurer, Access Bank Plc; Herbert Wigwe, GMD/CEO, Access Bank Plc; Clive Harwood, Editor, Euromoney, and Roosevelt Ogbonna, Executive Director, Commercial Banking, Access Bank Plc during the Euromoney 2016 Awards for Excellence dinner which held on Wednesday, July 6, 2016 at the Tower of London, London, United Kingdom where Access Bank won 'Africa's Best Bank Transformation' award.

#### Outline

- Lead story
- Product Focus
- Customer Speak
- Industry Trend
- Keeping Healthy
- Digest Extra
- Event in pix
- Joke of the Month
- One Minute Tip

Access Bank Plc has bagged the award for 'Africa's Best Bank Transformation' in the Euromoney 2016 Awards for Excellence. The award was in recognition of the Bank's progress in the enhancement of its operations through its 'Winning with Service' initiative, as well as commitment to raising the standards of customer experience through its digital banking strategy. This prestigious award was presented to the Bank at the 25th anniversary of the Euromoney Awards on Wednesday, July 6, 2016 at the Tower of London, London, United Kingdom.

The Africa's Best Bank Transformation award is one of the new categories of Award launched this year by the Euromoney Awards for Excellence to reflect the changing nature of the global banking industry and Access Bank is the foremost winner of this award.

The 2016 Euromoney awards focused on commercial and investment banks that demonstrated exceptional ability to meet their clients' needs and adapt to market and regulatory conditions. It also considered candidates for awards that might not be global in scale, but are truly world class in the way they are run and in the services they deliver to clients.

The Euromoney Awards for Excellence which was launched in 1992 and now in its 25th year, is the first of its kind in the global financial industry. Access Bank was named the 'Best Flow House in Africa' at the 2015 awards which held at the Natural History Museum in London.

Speaking at the presentation ceremony, Herbert Wigwe, Group Managing Director/CEO of Access Bank Plc said, "We are delighted to be presented with this highly coveted award. It is a testimonial to the hard work we have done in line with our five-year strategy to become the world's most respected African Bank." Mr. Wigwe added, "This award also confirms the transformation of Access Bank into a large diversified enterprise with enhanced retail structure as well as fast digital banking platform." He assured that the Bank will sustain this growth momentum while noting that the award is an honour not only for Access Bank but for Nigeria and the over seven million (7,000,000) esteemed customers who have been instrumental to the Bank's success.

The event was attended by over Five Hundred (500) Chief Executive Officers and Senior Executives of winning institutions as well as members of the Euromoney team.

## Product Focus

### Target Savings Account



Target Savings Account is a saving account that enables you to save and build-up funds in a structured manner to keep you on track towards a specific goal.

#### Features & Benefits

- Start with as little as **N5,000.00**
- Enjoy 5% interest per annum on your deposits
- Allows cash and cheque deposits into the account
- Allows you to set-up a standing order on your primary account to remove the hassle of monthly cash deposits
- Minimum tenor of six (6) months
- Ensures you stay on track with only planned withdrawals.

With a **Target Savings Account**, meeting your next financial goal just got simpler!

\*Terms and Conditions apply

For more information and enquiries, please call our 24 hour multilingual Contact Center on **+01- 2712005-7** or send email to **contactcenter@accessbankplc.com**

## Event in Pix (Cont.)



The two team captains Babingida Hassan (left) and Adamu Mahmoud Atta (right) lift the Access Bank Charity Cup with Herbert Wigwe, GMD/CEO, Access Bank Group at the 'Access Bank Polo Day' held on Saturday, July 16, 2016 at the Guards Polo Club, Windsor, England.



Damian Duncan-Captain of the Delaney communications Polo team receives the Emir's cup from the Emir of Kano, Muhammadu Sanusi II and Herbert Wigwe, GMD/CEO, Access Bank Group.



Adolf of Cambois, the world's leading Polo player receives gifts from Herbert Wigwe, GMD/CEO, Access Bank Group at the 'Access Bank Polo Day' held on Saturday, July 16, 2016 at the Guards Polo Club, Windsor, England.

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## UPDATE ON THE ISSUANCE OF DUD CHEQUES

The Central Bank of Nigeria (CBN) has implemented new measures to eradicate the issuance of dud or dishonored cheques from the banking system in Nigeria with effect from **June 28, 2016**. These measures include the following:

1. Details of cheques issued by a customer (whether presented over the counter or through the clearing system), and returned for reason of "Insufficient Funds" will now be sent to the Credit Bureaux and the Credit Risk Management System (CRMS) on a monthly basis.
2. Any customer who **issues dud cheques in three (3) or more instances** across banks, shall be maintained on the database of the Credit Bureaux, as a **'Serial Dud Cheque Offender'** for a period of five (5) years.
3. The following actions shall be taken against a **'Serial Dud Cheque Offender'**
  - a. his/her cheque book(s) shall be recalled/cancelled.
  - b. he/she shall be barred from the clearing system.
  - c. he/she shall be denied access to credit facilities from the banking system for a period of five (5) years.
  - d. his/her name shall be retained on the database of the Credit Bureau for a period of five (5) years

Our esteemed customers are therefore advised to ensure that their accounts are adequately funded before issuing cheque(s) to third parties or self.

**Thank you for choosing Access Bank.**

#### FOR MORE INFORMATION

Call our multilingual contact centre: **+234-(01)-2712005-7**

Or email us at: **contactcenter@accessbankplc.com**

**SPEED SERVICE SECURITY**

## Joke of the Month



A young graduate applied to a finance agency for a job, but he had no experience. He was so intense that the manager gave him a challenging target to recover a substantial loan from a defaulting customer with the promise that if he recovered the debt, he would get the job.

Two hours later, the young graduate came back with the entire amount. "Amazing!" the manager said, "How did you do it?"

"Easy", he replied. "I told him if he didn't pay up, I'd tell all his other creditors he'd paid us."

- culled from workjokes.com

## One Minute Tip



"The pessimist sees difficulty in every opportunity but the optimist sees the opportunity in every difficulty."

- Winston Churchill



## Customer Speak

I always enjoy Access Bank services and it is worth noting that the staff are competent. Access Bank internet banking is the most effective platform that I have ever used.

**Ugwueze Sunji**

-Customer, Maryland Branch, Lagos State.



## Industry Trend

### Access Bank Wins Karlsruhe Sustainability Finance Award



L- R: Roosevelt Ogbonna, Executive Director, Commercial Banking, Access Bank Plc; Omobolanle Victor-Laniyan, Head of Sustainability, Access Bank Plc; Herbert Wigwe, Group MD/CEO, Access Bank Plc; Representative of the Lord Mayor of Karlsruhe, Frank Mentrup and Kenneth O. Okeh, Chargé d'affaires of the Embassy of Nigeria in Berlin at the presentation of the Sustainability Finance Award plaque in Germany on Thursday, July 14, 2016.

Access Bank Plc received the award for "Outstanding Business Sustainability" at the 2016 Karlsruhe Sustainable Finance awards in Germany on Thursday, July 14, 2016. The award recognises the Bank's outstanding success in incorporating economic, social and environmental aspects into its corporate strategy and business processes.

The annual Karlsruhe Sustainable Finance Awards is part of the programme of the annual Global Sustainable

Finance Conference (GSFC), organised by the European Organisation for Sustainable Development.

The prestigious award conferred on Access Bank, made it the first African financial institution to win the award.

Herbert Wigwe, Group Managing Director/CEO, Access Bank Plc, who received the award on behalf of the Bank said "Winning the Outstanding Business Sustainability Achievement award is a validation of Access Bank's leadership and commitment to sustainability.

The Karlsruhe Sustainable Finance Awards focuses on honouring organisations that have made outstanding contributions in the field of sustainable finance and stimulates the interest of financial institutions and other stakeholders in integrating sustainability in their core business strategy. It also recognises institutions who promote growth of sustainable financial instruments and markets worldwide, particularly in the fields of green finance and investments, financial inclusion and social finance, green equity and holistic integration of sustainability in financial services institutions.

The conference and awards ceremony was attended by global CEOs, senior executives of winning institutions and top German government officials.

## Keeping Healthy

### Getting a Sound Sleep

Do you often feel grumpy in the morning? It could be that you are not getting enough sleep at night. The hassles of work, domestic responsibilities and child care can make sleep difficult to come by. Quality sleep may even be more elusive when other unexpected challenges, such as financial worries, layoffs, relationship issues or illness sets in. You may not be able to control or eliminate all of the factors that interfere with your sleep, but you can create an enabling environment and adopt habits that encourage a more restful night.

#### Practise these tips if you have difficulty falling asleep or staying asleep:

- Go to bed and get up at about the same time every day, even on weekends. Sticking to a schedule helps reinforce your body's sleep-wake cycle and can help you fall asleep more easily at night.
- Don't eat or drink large amounts before bedtime.
- Avoid nicotine, caffeine and alcohol in the evening as they are stimulants and can keep you awake.
- Exercise regularly.
- Make your bedroom cool, dark, quiet and comfortable.
- Sleep primarily at night as daytime naps may steal hours from night time sleep.
- Choose a comfortable mattress and pillow.
- Start a relaxing bedtime routine such as taking a warm bath or shower, reading a book, or listening to soothing music.

Nearly everyone has occasional sleepless nights, but if you have difficulty sleeping on a regular basis, see your doctor. Identifying and treating the cause of your sleep disturbance can help get you back on to a good night sleep and good health track.

Culled from [www.keepinghealthy.com](http://www.keepinghealthy.com)

## Digest Extra

### Access Bank Hosts the 'Access Bank Polo Day' UK



Herbert Wigwe, GMD/CEO, Access Bank Plc (second right); Muhammadu Sanusi II, Emir of Kano (middle); Aigboje Aig-Imoukhuede, Chairman, Coronation Capital (far left) during the presentation of the Access Bank Charity Cup to Adamu Mahmoud Atta, captain Fifth Chukker (second left) at the Guards Polo Club, Windsor, England on Saturday July 16, 2016.

As part of its continued support of The United Nations Children's Emergency Fund (UNICEF), Access Bank Group, along with 5th Chukker and The Access Bank UK hosted the 'Access Bank Polo Day' at the Guards Polo Club, Windsor, England on Saturday July 16, 2016.

The annual event is the climax to the high-profile Access Bank/UNICEF Charity Shield Polo tournament, which is in its ninth year and is aimed at reaching out to and highlighting the plight of vulnerable children and orphans and internationally displaced persons.

The Charity Polo Tournament which is based in Kaduna, Nigeria is the biggest Polo tournament in Africa and it stimulates support for the UNICEF/ACCESS Bank initiatives across Africa. This year, the Bank donated an additional N10-million (£27,000) to UNICEF for its campaign against HIV/AIDS among Nigerian children.

Since the inception of UNICEF/ACCESS Bank initiative, it has rebuilt two schools in Kaduna and kept more than Eight Thousand (8,000) students in school while at the same time has developed new school blocks and a computer literacy building in a more secure and friendly environment. The school communities are also being supported with bore-holes for water, sewing and grinding machines to secure employment and stimulate economic and social development.

The UK event was organised by The Access Bank UK Limited which has just published its Annual Report for the year ended December 31, 2015. The results show impressive growth indicators including an increase in operating income of 31% from £15million in 2014 to £19.7million in December 2015. The Bank's profit before tax grew by 72% to £8.6million, while its post-tax profit was up 74% to £6.8million.

Commenting on the Bank's success, the Chief Executive Officer and Managing Director, Access Bank UK Limited, Jamie Simmonds said: "We are now in our second five year plan that embodies our principles of relationship-based banking, growing our business through the depth and quality of customer relationships, while at the same time maintaining a moderate appetite for risk. Our objective is to grow the international business of Access Bank Group through customer service excellence and innovative solutions in trade finance, commercial banking and asset

management".

Drawing attention to Access Bank UK Limited's 2015 highlights, Jamie Simmonds stated: "In 2015 we launched an operation in the UAE, introduced a high net worth mortgage product and unveiled an on-line retail savings product. "Our achievements owe a great deal to the strong partnership that we have with our parent company (Access Bank Nigeria), as evidenced by our joint support of the fifth Access Bank Day at the Guards Polo Club in Windsor".

Access Bank Plc Group Managing Director and Chairman of The Access Bank UK Ltd, Herbert Wigwe stated that "The Access Bank UK has become the business we always envisaged it would be. Founded on a model of excellent service and moderate risk appetite, it has grown income, increased profit and delivered a healthy return on equity. Importantly, it is adding value to the Access Bank Group and enhancing the Group's stature on the international stage."

Wigwe also explained the reason behind the Bank's continued support for the Fifth Chukker UNICEF initiative. "We are conscious of our role as a change agent in Nigeria that can help institute socio-economic development through responsible business practices and environmental considerations", Furthermore, he stated that "we are continually seeking ways through which more resources can be pooled towards supporting the children. We are part of the community and as such should support its wellbeing".

## Event in Pix



Herbert Wigwe, GMD/CEO, Access Bank Group, Muhammadu Sanusi II, Emir of Kano and Aigboje Aig-Imoukhuede, Chairman, Coronation Capital at the 'Access Bank Polo Day' held on Saturday, July 16, 2016 at the Guards Polo Club, Windsor, England.



Jamie Simmonds, MD/CEO, The Access Bank UK Limited briefing guests at the "Access Bank Polo Day" held on Saturday, July 16, 2016 at the Guards Polo Club, Windsor, England.



L-R: Juan Martin Nero, Mia Cambiaso and Babangida Hassan in action during the at the "Access Bank Polo Day" held on Saturday, July 16, 2016 at the Guards Polo Club, Windsor, England.