

## **FAQ FOR THE EARLY SAVERS TEEN CARD.**

### **Q. What is the Early Savers Teen Card?**

A. The Early Savers Teen card is a prepaid card designed to teach children the practicals of money management and the card is issued ONLY on request by parents/guardians.

### **Q. What is the target market for the Early Savers Teen card?**

A. The target market is parents, guardians or any adults with children who fall between the ages 13-18.

### **Q. What are the uses of the Early Savers Teen card?**

A. The card can be used by children (aged 13-18) going on school trips and summer holidays abroad, children in boarding schools and children who carry out basic independent transactions at the shopping malls, cinemas and eateries etc.

### **Q. What is the cost of the Early Savers Teen Debit card?**

A. The usual N1000 card issuance fees.

### **Q. What are the features of the Early Savers Teen debit Card?**

- It can be customized as a Persona Card based on request (*will attract an extra cost*)
- Multi-channel functionality (POS, ATM and Online)
- It can be credited on a need-to-use basis

### **Q. Do I need an Access Bank account to get the Early Savers Teen card?**

A. No. Non-Access Bank account holders can also apply for the card. However, we advise bundle selling it with the account.

### **Q. How do I apply for the Early Savers Teen card?**

A. An adult requesting on behalf of the child will simply walk into any Access Bank branch with a passport photograph and complete an Early Savers Teen card Application form. The application form is also available for download on the Bank's website and Early Savers microsite.

### **Q. In what currencies can I have the Early Savers Teen Card?**

A. The Access Early Savers Teen Card is a Naira-denominated card.

### **Q. How long does it take for the Early Savers card to be ready?**

A. It takes a maximum of 2-3 business days from the day of request.

**Q. How do I activate my Card after collection?**

A. Access Early Savers Teen cards are activated via PIN change on any Access Bank ATM or by using the POS terminal at any Access Bank Branch (Please see the welcome letter that comes with card).

**Q. How do I load my card?**

A. Cash deposit can be made into the card at any Access Bank branch and funds can also be transferred from any bank account into the Early Savers Teen card.

**Q. Are there monthly charges on the Early Savers Teen card?**

A. There is no monthly charge on this card. However, there is an annual maintenance charge of N100.

**Q. What is the maximum amount that can be loaded on the card?**

A. The card has a N50,000 daily load limit and N250,000 total card limit

**Q. How often can I load money onto my card?**

A. You can load money onto your card as often as you want.

**Q. Can my card be linked to an existing account?**

- A. No. this is a prepaid card designed to help teenagers manage their budget.

**Q. Can I withdraw cash over the counter?**

A. No, you cannot. Over the counter withdrawals are not allowed.

**Q. How can I monitor transactions on my card?**

A. You can check your balance via:

- The ATM.
- SMS notifications for all transactions done using your card (if indicated)
- E-mail notifications for all transactions done using your card (if indicated)

**Q. What do I do if my card is stolen or lost?**

A. Visit any Access Bank branch or place a call immediately to the Access Bank Contact Center on 01-2712005-7 and request that the card be disabled immediately. You will be asked a few questions to confirm that you are the actual owner of the card.

**Q. How secure are online transactions from my Early Savers Teen card?**

A. The card uses a dynamic One Time Password (OTP) for web transactions. This will be delivered to the cardholder’s registered phone number with the Bank at the point of transaction

**Q. What are the requirements to get the Early Savers Teen Card?**

A. Card are usually issued on the authorisation of parents/guardians and the requirements are as follows:

<b>ACCOUNT HOLDERS</b>	<b>NON-ACCOUNT HOLDERS</b>
Duly filled application form (with BVN)	Valid means of identification
	Duly filled application form (with BVN)
	One Passport photograph each for parent and child

**Q Does my card expire?**

A. Yes. Your card has a validity period of three (3) years from date of issue

**Q What happens when my card expires?**

A. A new card will be issued on request