



TOGETHER FOR YOU NEWSLETTER

UPDATE FROM HERBERT & UZOMA

Welcome to the third edition of Together for You. We hope you enjoy reading this volume as much as we enjoyed writing it. Our merger is progressing as planned and ahead of next week's shareholder meeting, we would like to update you on how the new bank will offer even more for you.

On March 5th, the Scheme meetings will happen in Lagos, where shareholders will vote on the proposed merger. We believe and hope that shareholders will be aligned to our thinking and that the Court will approve our proposal. Bringing together Access Bank and Diamond Bank, as you know, will create a Pan-African champion with one of Africa's largest retail customer bases, an innovative digital retail operation, strong international

and deep corporate banking expertise.

But in addition to enhancing our financial and technical capabilities, this merger is creating a true customer champion. Both Access Bank and Diamond Bank have an unrelenting commitment to clients and this will not change.

Product offerings and benefits remain the same, non-financial services remain unchanged. What does change is service – which we will continue to improve. We have taken measures to make your life easier, like the integration of ATMs. With your comfort in mind, we are not changing account numbers; your relationship manager will stay the same; and you will keep all benefits you currently have. We are looking at expanding offers, such as XclusivePlus, DiamondXtra and Pay Day loans, as well as growing our branch network to offer even more convenience. With Access Bank's financial strength and prudence, you can be rest assured that your savings are safe.

In fact, as you would have seen in communications from your local bank, maintaining the same standards of excellence in service is our priority. Diamond Bank and Access Bank are absolutely "together

for you" and your branch manager is still here for you and should be called on should you have any questions or concerns about the merger.

Meanwhile, our branding team are working to create a new fresh Access Bank brand that will incorporate elements of Diamond Bank to create a true fusion of the two brands and reflect both banks' shared purpose to help access their dreams and in doing so, for Africa to take its place on the world stage.

While the merger is happening, however, we have been told by some customers that they have been contacted by people outside the bank trying to extract personal and confidential information from them. Please remember that you should never give out personal information or your PIN. If someone contacts you asking for information, please take no action and report it to your local branch as soon as you can.

As we look towards April 2nd, we are more excited than ever. Together, we are creating a new bank. We hope to start operating as a bigger, better and stronger institution, prepared to offer more to you from day one.

God bless.

Herbert and Uzoma