

Events-in-pix



L-R: Ifeanyi Emeziele, Head, Anti-Fraud Unit, Access Bank Plc; Olabiyi Dosumu, Deputy Director, Payments & Systems, Central Bank of Nigeria (CBN); Herbert Wigwe, Group Managing Director, Access Bank Plc and Yinka Tiemiye, Head, Group Internal Audit, Access Bank Plc at the Bank's Anti-Fraud Awareness Week Stakeholder's Forum which held at the Access Bank head office in Lagos on Thursday, November 19, 2015.



L-R: Amaechi Okobi, Group Head, Strategic Brand Management, Access Bank Plc; Christophe Amenc, Founder & CEO, Anadeo Communications, Switzerland; Victor Etuokwu, Executive Director, Personal Banking Division, Access Bank Plc at the Access Conference 2015 press briefing organized by the Bank on November 6, 2015.



L-R: Ier Jonathan- Ichaver, Executive Secretary, Sesor Foundation; Olufunke Baruwa, CEO, Nigeria Women Trust Fund; Hon. Abike Dabiri-Erewa, Keynote speaker, Sunmbo Olatunji Head, Treasury, Sales and Trading, Access Bank Plc; Olusola Adeola, Executive Secretary, Freedom Foundation and Helen Nwabukwu, Programme Director, Genesis House during the Access Women Network/Genesis House lecture titled "Empowering Women to End Violence" held at the Access Bank Head Office on November 25, 2015.

2015 Access Bank Staff End of Year Party in Pix



L-R: Aisha Mohammed-Oyebode, Mosun Belo-Olusoga, Chairman, Access Bank Plc, Herbert Wigwe, Group Managing Director, Access Bank Plc and staff members at the End-of-Year party held at Eko Hotel & Suites on Saturday.



A cross section of Access Bank Long Service awardees with Herbert Wigwe, Group Managing Director, Access Bank Plc.



A cross section of Access Bank staff in a merry mood.



A cross section of Access Bank staff having their meal at the end of year party.



Adekunle Gold displaying an excellent performance at Access Bank end of year party.

Joke of the Month



At a country-club party, a young man was introduced to an attractive girl. Immediately he began showing deep feelings for her. The girl liked the young man, but she was taken a bit back by his fast and ardent pitch. She was amazed when after 30 minutes he seriously proposed marriage.

"Look," she said. "We only met a half hour ago.

How can you be so sure? We know nothing about each other."

"You're wrong," the young man declared. "For the past 5 years I've been working in the bank where your father has his account."

- culled from workjokes.com

One Minute Tip



"Results are obtained by exploiting opportunities, not by solving problems."

- Peter F. Drucker

CUSTOMERS' DIGEST

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

Access Bank Holds International Leadership Conference



L-R: Gbenga Oyebo, Chairman, Aluko & Oyebo and Co; Herbert Wigwe, Group Managing Director/CEO, Access Bank Plc; Steve Wozniak, Co-founder, Apple Inc. USA; Ted Souder, Head of Industry and Retail, Google Inc.; Aigboje Aig-Imoukhuede, President, The Nigerian Stock Exchange at the Access Conference 2015 held at the Eko Hotel & Suites on December 10, 2015.

Access Bank Plc organized the second biennial leadership conference which held on Thursday December 10, 2015 at the Eko Hotel & Suites, Lagos. The Access Conference 2015 dubbed 'Leading in a Transformational World: The Imperative of Innovation' brought to the fore, the imperative of innovation in modern business and politics.

The Access Leadership conference is one that brings together, global business leaders, innovators, entrepreneurs, politicians and civil society leaders to discuss important topics that affect all sectors. Thus, people from diverse backgrounds were adequately represented at the 2015 conference. Amongst the several business icons who were present at the conference include; Aliko Dangote, Founder of Dangote Group; Akinwunmi Ambode, Governor of Lagos State; Hans Rosling, Professor of Global Health at Karolinska Institute, Sweden; Nnamdi Eke, co-founder of Yudala, Nigeria's largest online and offline retail chain; Mariana Mazzucato, Professor of Economics of Innovation at the University of Sussex, United Kingdom; Narayan Murthy, founder of Infosys Technology, India; Ted Souder, Head of Industry and Retail at Google Inc. USA; Steve Wozniak, co-founder of Apple; and Jose Maria Figueres, a former president of Costa Rica.

Speaking at the event, Herbert Wigwe, Group Managing Director, Access Bank Plc, took the audience through a couple of innovations Access Bank has brought to the financial services sector. To set the ball rolling, Herbert said, "Innovators change the world with a very simple question: What if? What if our literacy rate in Nigeria was 100 percent? What if all Nigerians have access to education? What if the fight against malaria; the fight against HIV was won? What if our infrastructure enabled economic success and opportunities for all Nigerians? More interestingly, what if the banking industry could contribute to all these by providing the best products and services at the cheapest price for all Nigerians?" Herbert brought to mind, the fact that innovation is no longer an option but an absolute necessity in business and politics.

Conclusively, Herbert said, "At Access Bank, we recognise that innovation is absolutely key to our business and of course to the financial services industry particularly, in a country where we have seen mobile phone utilisation grow from zero to a hundred million. What we have done in Access Bank is to come up with very innovative ideas and ways by which we can use mobile telephony. Access Bank's mobile phone payment solution, PayWithCapture is an innovation we are extremely proud of." Also, he stated, "that is not all the transformation that has taken place in the Bank. Another important innovation is the W-Initiative, which is targeted at inspiring, connecting and empowering women, a financial service that is widely acclaimed to be revolutionary".

Like Hans Rosling who dazzled the audience with startling statistics of population in a transformational world, Governor Ambode unfolded innovative ideas introduced by the Lagos State government to make governance and business in Lagos a delight. He stated, "We have taken transformational leadership by the horn. We have adopted transformation, innovation and creativity to champion our vision of how we do business in the state. We have embarked on several projects with creative ways and technologies available, and within a very short time from now, businesses in Lagos would be conducted in areas including but not limited to property and land, using e-facilities. The Governor also announced the commencement of Pitch at Lagos, an initiative through which the state will identify the best of its young entrepreneurs for the purpose of supporting and promoting their enterprises.

Participants at the conference had opportunity to ask questions from the Guest Speakers. Interestingly, the Access Conference 2015 which focused on Innovation came at a time when the 'Change' mantra has gained grounds in Nigeria. Not a few participants at the conference agreed that the question of leadership and innovation has become more pertinent in the country today and that the theme of the conference was very apt.

Product Focus



Introducing SMART Savers ACCOUNT

A savings account specially designed for Airtel subscribers to enjoy banking and financial services conveniently on their mobile devices.

Simply Dial \*903# to open account

- Enjoy N100 free airtime upon registration.
- Enjoy N100 free airtime after activation.
- Receive double airtime on every recharge.
- Enjoy 3.3% interest per annum.
- Withdraw at any Access Bank branch, Airtel showroom or AccessMoney Agent nationwide.
- Cards and other electronic channels can be used on the account.
- Save towards a personal goal or dream.



SPEED SERVICE SECURITY

## Customer Speak

It is with great pleasure that I write to applaud one of your exceptional employees, Jumoke Olayisade in your customer service division, Akure branch. Her service, knowledge and patient manner were exceptional and of great help to me when my frustration was at an all-time high.

Jumoke's professionalism was exceptional, she took customer experience to a great level that I am proud to associate myself with Access Bank. Jumoke handled every customer's issue from the start to finish. She has a very helpful attitude and among the finest I have seen. The height of her customer experience was showcased when she walked me to the teller on the first floor to cash the counter cheque and said, "Thank you Mr. Williams for banking with Access Bank."

Jumoke is an asset to Access Bank and is part of the reason I look forward to doing business with Access Bank and refer friends. Jumoke is a symbol of no need for "egunje" for great customer experience in Nigeria.

**OLAYINKA WILLIAMS**  
-Customer, Akure Branch, Ondo.



## Industry Trends

### MOBILE BANKING FAQ

#### Q. WHAT ARE THE BENEFITS OF MOBILE BANKING PREMIUM?

- Real time access to your accounts anywhere, anytime.
- Send funds to your loved ones and business associates without hassle
- Stress-free payment to partners and suppliers
- Carry out transactions round the clock; 24/7
- Locate the nearest Access Bank branch with precision.

#### Q. WHAT CAN I DO ON THE APP?

- Transfer funds to accounts in Access Bank or any other bank in Nigeria
- Pay utility bills
- Pay for airline tickets (Local & International)
- Request for new cheque books
- Confirm your issued cheques and give stop cheque instructions
- Buy Airtime from any GSM operator in Nigeria
- Locate the nearest Access Bank service centre and ATM.

#### Q. DO I NEED THE MOBILE DEVICE OF MY PHONE NUMBER REGISTERED WITH THE BANK?

- You can download the app on any mobile device. The app is not restricted to the mobile number registered with the Bank. Customers with multiple devices can download the app on any smart phone or mobile device. However, the number registered with the bank is required to receive your authentication code which verifies you as a genuine owner of the account. Please note that once you have signed up on one device, you cannot log into your account on another mobile device.

#### Q. WHAT CAN I DO ON THE PREMIUM APP THAT'S NOT ON THE CLASSIC?

- Pay for airline tickets (Local & International)
- Request for new cheque books

- Confirm your issued cheques and give stop cheque instructions
- Locate nearest Access Bank Branches and ATMs.

#### Q. WHAT DO I NEED TO SIGN UP FOR MOBILE BANKING PREMIUM?

- Smart mobile device (phone or tablet) running on IOS, Android or Blackberry operating systems.
- An active Access Bank account with a registered mobile number
- Internet connection
- Token/Transaction PIN
- Email or mobile phone number registered with the Bank

#### Q. WHAT DO I NEED TO BEGIN TRANSACTING ON MOBILE BANKING PREMIUM?

- To start using your mobile app for financial transactions such as transfers and bills payment, you need to first activate your app using a hardware /soft token issued by Access Bank or a transaction PIN obtained at any Access Bank branch.

#### Q. HOW LONG DOES IT TAKE TO GET STARTED WITH MOBILE BANKING PREMIUM?

- The registration process should take less than 5 minutes. Your account details are automatically verified before you begin the process, making it possible to view your account details once registration is completed. If you own a hardware/soft token, you can activate your device immediately and begin to perform transactions such as transfers. If you do not own a token, you may need to visit a nearby Access Bank branch to obtain one.

...to be continued in the next edition.

## Keeping Healthy

### Lassa Fever

Lassa fever is an acute viral infection found in the tropics, especially in West Africa. It derived its name from a town in the Northern Nigeria, Lassa in Bornu state where it was first discovered.

Lassa Virus is transmitted from animals (rodents) to humans, specifically rats and mice. Rats are common in human households and some people eat them as delicacy. The Virus is carried in the excreta (urine and feces) of the rodents.

Most humans are infected either from contact with an infected rat or inhalation of air contaminated with rat excretions. Lassa fever can be transmitted directly from one human to another. It can be contracted through direct contact with any bodily fluid, including saliva and blood. However, transmission through breast milk has also been observed.

Symptoms of Lassa fever usually develop within one (1) to three (3) weeks after the patient comes into contact with the virus.

#### Typical symptoms of Lassa fever include;

- Abdominal pain
- Back pain
- Chest Pain
- Conjunctivitis (eye inflammation, Apollo)
- Cough
- Diarrhea
- Facial Swelling
- Fever
- Mucosal Bleeding
- Sore Throat
- Vomiting

Recently in Nigeria, Lassa fever affected seventeen (17) states, with resultant morbidity and mortality, as 212 cases with Fatality Rate of 80 per cent were recorded in **Bauchi, Nassarawa, Niger, Taraba, Kano, Rivers, Edo, Plateau, Gombe, Ondo, Lagos, Delta, Ekiti, Ebonyi, Zamfara, Kogi and Oyo states.**

#### Prevention

Control of Rats and Mice is impractical, so preventive measures are limited to keeping rodents out of homes and food supplies, as well as maintaining effective personal hygiene.

- Avoid contact with infected patients until the disease has run its course
- Use gloves, masks, laboratory coats, and goggles while in contact with an infected person
- Store food in rodent-proof containers
- Ensure you keep the home clean
  - fumigate to eradicate rodents in the house
  - use mouse/rat traps
  - Conduct proper waste disposal to prevent access to rodents
  - Close rat holes with concrete
- Avoid contact with rats and mice.

Most importantly, please visit your physician when you observe any of the symptoms listed above.

## Digest Extra

### Herbert Wigwe Urges Support for Innovators to Tackle Nigeria's Health Challenges



Dr. Herbert Wigwe, Group Managing Director of Access Bank Plc and Chairman of Nigeria Health Innovation Marketplace (NHIM).

The Group Managing Director of Access Bank Plc and Chairman of Nigeria Health Innovation Marketplace (NHIM), Herbert Wigwe has advocated a consensus building between financial donors, government and the private sector in order to address healthcare challenges in Nigeria.

Speaking at the presentation of awards to inaugural winners of the Health Innovation Challenge Awards in Lagos, Wigwe stated that health innovators, through their disruptive and entrepreneurial thinking have been able to come up with solutions

to some of the most daunting challenges in Nigeria's health sector.

Accordingly, Wigwe appealed for private and public sector support to the health innovators, stressing that such combined efforts would play a critical role in addressing healthcare challenges and broader market failures. "Over the last twelve months, the Health Innovation Challenge went through massive campaigns and rigorous internal and independent assessments to identify people and organizations, who in all geo-political zones of Nigeria are on the path of disrupting healthcare challenges. These bold individuals and their teams are looking at healthcare service delivery, medical technologies, locally manufactured commodities and even healthcare financing, in different ways, in a bid to attain better health outcomes in Nigeria," he stated.

According to Herbert, the innovators, through their disruptive thinking have modelled their theories of change and innovations to be viable, profitable and sustainable for years to come. "This is a shift of the lens through which we have seen healthcare, which is that it is not merely a public good for which we rely on government but also that the private sector can play a central role in expanding citizens' access

to better quality."

From among over forty-two (42) innovations that went through the recent business development boot camp, Ten (10) were adopted into an accelerator program while six (6) innovators were rewarded with various amounts of grants. These grants are based on expert reviews of the innovations' potentials to save lives and their ability to self-sustain after the seed stage catalytic funding has been granted. However, a Nigerian-made malaria test that can diagnose the disease within 25 minutes using drops of patients sample won the inaugural 2015 Health Innovation Challenge Awards.

In conclusion, Dr. Muntaqa Umar-Sadiq, Chief Executive Officer of Private Sector Health Alliance of Nigeria (PHN) said, "It is important to use innovative platforms to improve healthcare in Nigeria adding that various players in the country including PHN, Health Strategy and Delivery Foundation (HSDF), Flint Atlantic Capital, International Finance Corporation (IFC) and others are already converging a market for healthcare social enterprise to increase investment capital.

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## DO NOT RESPOND

- To emails asking you to click on a link and provide your internet banking details (**username, password and token code**)
- To sms/text messages requesting for your card details (**full card number, card expiry dates, CVV and one time password/OTP**)

Please, ignore such mails and sms as Access Bank will not request for such information from you.

#### FOR MORE INFORMATION

Call our 24-hour multi-lingual contact centre:  
**+234-(01)-2712005-7**

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

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