

Digest Extra

#PledgeforParity



Herbert Wigwe, Group Managing Director, Access Bank Plc (middle) with staff of Access Bank pledging for Gender Parity to celebrate 2016 International Women's Day on Monday, March 8, 2016.

In commemoration of the 2016 International Women's Day celebration, themed "Pledge for Parity", Access Bank joined the global voice in promoting gender empowerment and equality. This year's celebration is aimed at ensuring that men and women around the world, pledge and work towards achieving Gender Parity by 2030.

As part of the activities to mark the 2016 International Women's Day, The Access Women Network (AWN) in conjunction with the "W" initiative, organized a series of events to celebrate the political, economic and social achievements of women and also re-iterate its commitment to inspiring, connecting and empowering women.

The events organized by the Bank to commemorate this year's program include:

- Gender Balance workshop for male staff of the Bank & other partner organizations
- Achieving Work-life balance workshop for Women
- Health checks for Women
- Movie and Karaoke night
- Collaboration with the Nigerian Stock Exchange and Lagos State Ministry of Women Affairs & Poverty Alleviation
- Staff members participation in the International Women's Day by pledging towards parity and uploading the pictures on Social Media

The Bank will continue to support and pledge for gender parity with its various products and services designed specifically for women in the society.

Event in Pix



L-R: Victor Etuokwu (Executive Director, Personal Banking Division); Abraham Aziegbe (Group Head, Retail Operations Group); Uche Onyeigwe (Team Lead, Performance Analytics); Akeem Adesina (Group Head, Information Technology); Ojeifo Okosun (Head, Contact Center) and Maryann Ezechukwu (Group Head, Personal Banking) pledging towards parity on Monday, March 8, 2016.



L-R: Ebere Nwaolike, Assistant Marketing Manager, Western Union Money Transfer (WUMT); Ojelele Babatunde, WUMT customer receiving Money Gram/Western Union loyalty promo reward from Ola Isola, Group Head, Franchise group, Access Bank Plc on Wednesday, March 16, 2016.



Akinwunmi Ambode, Lagos State Governor speaking at the Access Bank Lagos city marathon held on Saturday, February 6, 2016.



Emmanuel Gyan emerged as first Nigerian to touch the finished line during the Access Bank Lagos City marathon held on Saturday, February 6, 2016.

Free

CUSTOMERS' DIGEST

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



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Product Focus

SOLO ACCOUNT

Solo Account is tailored after your lifestyle. Whether you are a young adult in school, serving the nation under the Youth National Corps or a young entrant. Solo account is the savings account designed to cater to your saving needs as well as provide a range of lifestyle services through the Accelerate platform.

Features and Benefits

- N500 minimum opening balance
- A Subsidized fee of N500 for the first debit card issuance
- No minimum daily balance
- Exclusive membership to Accelerate, a social interaction platform for youths

Account Opening Requirements

- 1 passport photograph
- Valid means of Identification – University ID card
- Means of address verification
- Residence permit (Foreigners)



Please visit the nearest Access Bank branch to open your Solo Account!

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www.accessbankplc.com

Fitch Ratings, a global leader in credit ratings and research has upgraded Access Bank's long term national ratings from "A-" to "A", with a stable outlook. This was announced on Wednesday, February 17, 2016 and reflects an improvement in the Bank's creditworthiness over time relative to competition and the best credits in Nigeria.

This rating, which stems from the Group's solid capitalization and strong Risk Management practices, further reinforces the bank's resolve to deliver leading innovative and differentiated products/services to its customers.

In Fitch's opinion, banks will continue to face multiple threats in the course of 2016, particularly from tight foreign currency liquidity, worsening asset quality and pressure on regulatory capital ratios. However, Access Bank's Viability Rating (VR) is affirmed, as these risks are to a large extent, already captured in the ratings. The Bank's Long-term Issuer Default Ratings (IDR) remains on Stable Outlook, as there is no expectation of any material change in the Bank's intrinsic creditworthiness.

The Support ratings of the Bank also reflect the unchanging ability and willingness of relevant authorities to provide extraordinary support to meet its local currency obligations, if required. In addition, the Senior Debt rating (issued via Access Finance BV) has also been affirmed in line with the bank's long-term IDR.

Similarly, feedback from you on the overall satisfaction in 2015 with your in-branch experience was very impressive at 86%. The online banking satisfaction was also rated at 83%. These ratings depict an excellent performance and the Bank is committed to ensuring that customer experience in 2016 will be marked by further visible improvements.

The Bank could not have achieved these milestones without YOU, our Esteemed Customer! Your feedback has helped us improve on our products and services and we encourage you to keep talking to us. We thank you for the continued support and look forward to adequately serving you better in 2016 and beyond.

Upcoming Events



Month of April

Annual General Meeting

Power Breakfast session

Institute of Human Virology of Nigeria (IHVN) Fund Raising Dinner

Joke of the Month



A lady was newly appointed as a clerk in a bank. The manager of that branch was fond of Literature and books. He asked the clerk, "Do you know William Shakespeare?" The clerk replied, "No. In which branch is he working?" After that the manager only asked her about cheques and drafts.

- culled from workjokes.com

One Minute Tip



"If you want something new, you have to stop doing something old"

- Peter F. Drucker

Customer Speak

I have been banking and transacting with Access Bank for the past three years and I have never for a day regretted my decision of choosing the bank. Always keep on with the good services. Thank you, God bless Access Bank.

TIMOTHY AGADA

-Customer, Minna Branch, Niger State.



Industry Trends

Implication of new CBN directives on the Banking Population - N50 Stamp Duty Charge and Current Account Maintenance Charge

Year 2016 was welcomed with Two (2) new directives from the Central Bank of Nigeria to all Deposit Money Banks (DMBs) and other financial institutions in respect to maintaining Current Accounts for their customers.

1. N50 STAMP DUTY CHARGE

A statutory Stamp Duty Charge of N50 was introduced on all cash/cheque deposits and electronic transfers from N1,000 and above, paid into any current account.

Who pays the N50 Stamp duty Charge?

The Fifty Naira (N50) fee will be applied to the account of a beneficiary/recipient of electronic transfers and teller (counter) deposits for transactions of N1,000 and above and the fund remitted to the CBN. The sum of N50 will be charged per transaction of N1,000 and above and not per volume of N1,000.

Any Exemption?

The following transactions are exempted from this directive:

- Deposits made by self and transfers made to self within the same bank and to other banks
- Receipt of Monthly Salary/Wages
- Any form of withdrawals/transfers from savings accounts

2. CURRENT ACCOUNT MAINTENANCE FEE

In late 2015, the removal of Commission on Turnover (COT) charges on Current Accounts was announced by the Central Bank of Nigeria. However, a Negotiable Current Account Maintenance fee of not more than N1 per mille on all debit transaction on current accounts was retained. The application of this fee also commenced in January 2016.

For an Access Bank Current Account holder, the N1 fee shall be charged for every N1,000 customer initiated debit transaction from a current account and the cumulative charge will be deducted at the end of every month.

Conversely, current account customers will continue to enjoy the under listed benefits:

- Zero minimum operating balance
- Zero Commission On Turnover
- Access to the Bank's electronic banking channels(mobile and internet banking platforms)
- Third party withdrawals
- E-statement
- Platinum plus Credit Card.

What Options are available to me?

You may open a complimentary Target Savings account which helps you save towards a project or financial goal. A seamless saving process can be activated with a standing order on your current account immediately.

For more information, please call our 24hour multilingual contact center on **+234- (01) – 2712005 - 7**

Keeping Healthy

Bad Breath

Bad breath, sometimes called halitosis, is an unpleasant odour of the breath. It may have a significant impact on a person's social and professional life. Bad breath can be caused by a number of problems; Poor dental hygiene, Oral diseases and mouth infections such as thrush and fermentation of food particles in the mouth. Likewise, non-oral diseases, such as cancers, lung infections, kidney failure, or severe liver disease can also cause bad breath, though rarely. Notably, cigarette smoke can cause bad breath, not only in the cigarette smoker, but also in one who is constantly exposed to second-hand smoke. Other contributing factors include consumption of alcoholic drinks and certain foods like garlic and onions, which contain volatile oils that are absorbed into the bloodstream, carried to lungs, and released in the breath.

In some cases, bad breath is temporary and can be controlled if a particular food intake is stopped. However, if the bad breath is often experienced, there will be need to take stronger measures to eradicate it. Efforts should be made to freshen ones breath with various gums, sprays, and mouthwashes regularly.

Symptoms of Bad Breath

- Exhaled breath has an unpleasant odor
- Bad taste in the mouth
- Bleeding gums

Prevention

The following measures are to be taken to avoid having a bad breath:

- Brush your teeth at least twice daily and floss once daily
- Use an antimicrobial mouthwash daily to kill bacteria
- Replace your toothbrush every three (3) months
- Gently brush your tongue with a toothbrush or tongue scraper to help remove bacteria
- Eat more fibrous foods and reduce alcohol and coffee intake
- Stay hydrated- Drink at least eight (8) glasses of water daily to keep your mouth moist and to help rinse away odour-forming bacteria
- Ask your dentist to recommend a specific cleaning system that can help clean your mouth more thoroughly than with just regular brushing.
- Keep your nostrils clean.

For proper care of the mouth and keeping a healthy set of teeth, it is important to regularly visit a professional dentist.

Culled from www.webmd.com/oral-health/guide/bad-breath

Digest Extra

World class Marathon in Lagos State, Nigeria after 30 years – The Access Bank Effect!



Lagos State Governor, Akinwunmi Ambode (left), and Herbert Wigwe (far right) present an award cheque of Fifty Thousand US Dollars (\$50,000) to Abraham Kipton, Winner of the Access Bank Lagos City Marathon, which held on Saturday, February 6, 2016.

It was a really fun day on Saturday, February 6, 2016 as Lagos State welcomed several athletes from all over the world at the first full international marathon in Nigeria, after thirty (30) years. Access Bank partnered with the Lagos State Government to host the 42KM race which kicked-off from the National Stadium in Surulere, Lagos with over 20,000 marathoners.

At the commencement of the marathon, several people remarked that they may not win the race; however, it was a great opportunity to exercise their bodies which they find difficult to do on their own.

So the race begun and a winner emerged! Abraham Kipton, a Kenyan national emerged winner of the race with a finishing time of 2hrs, 16 mins and 21 secs and received the grand prize of USD 50,000. Beaming with smiles at the Eko Atlantic finish point, Kipton stated, "I am surprised that I won the race. I did not come here (Lagos) hoping to win, though I trained very hard. I am however glad that I am the champion". Did I hear you say "It feels good to be a



Smart People Save!!!!

Is saving money smart? Most people will respond in the positive. Even though most adults grew up knowing that it's important to save for the rainy day, our actions do not depict this understanding. So, the question becomes, if savings is considered such a good thing, why is it difficult to save?

With today's volatile economic climate, saving for the future has become of prime importance. Whether it is children's education, retirement, emergency funds or any other future obligation, developing a habit of savings, can help when that rainy day finally arrives.

As part of on-going efforts to deepen financial access in Nigeria, Access Bank in partnership with

Winner'? Definitely it does.

Kipton's compatriot, Kipkeboi Hosea came in second place with a time of 2hrs 16mins, 34 secs, while Ethiopian runner Debebe Tolosa was third in 2hrs 16mins 40secs. Both Hosea and Tolosa were rewarded with \$40,000 and \$30,000 respectively. Halima Hussein Kayou of Ethiopia was the first female to cross the finish line at 2:38:36 with Alice Timbill (Kenya) and Aberash Feyase (Ethiopia) finishing 2nd and 3rd respectively for the overall female category.

Even though the Kenyans and Ethiopian emerged top 3 in both male and female categories, the event could not have been concluded without recognizing the Nigerian who was outstanding at the race. The first Nigerian to complete the race, Philibus Sharubutu from Nasarawa State, finished in the eighth position and clocked in with a finish time of 2hrs 31 mins, 41 secs. Philibus was rewarded with a prize of NGN1,000,000. Dinatu Yohanna from Taraba State finished as the first Nigerian female.

The world class marathon had in attendance: Mr. Akinwunmi Ambode, Lagos State Governor and Barrister Solomon Dalong, Federal Minister for Sports and Youths amongst other dignitaries. Mr. Ambode announced that the Lagos City Marathon has come to stay and he assured that the Lagos State government will work towards making the competition the best of its kind in the world. He expressed delight in the massive turn out of both international and local athletes for the marathon and stated, "Lagos State is glad to host athletes from

Airtel Nigeria has introduced the Smart Savers Account. This product allows Airtel customers open bank accounts directly from their mobile phones and leverages on the evolution of technology to bring fast and convenient financial services closer to Nigerians of all socio-economic classes.

The initiative promotes the ongoing cashless policy campaign of the Central Bank of Nigeria (CBN) and further re-iterates the Bank's commitment to financial inclusion. Likewise, Airtel remains committed to providing innovative services that will empower and enrich the lives of its customers, in line with its brand vision of connecting Nigerians to their dreams.

With the Smart Savers Account, customers can benefit the following:

- Real-time Mobile banking services such as funds transfer to accounts in Access Bank and other Nigerian bank accounts.

different parts of the world today as we flag off the Lagos City Marathon. The last time this event held was 30 years ago. I stand here to tell you today that this event is here to stay. We are committed to sustaining this event and ensuring consistent improvement to make it one of the best marathons in the world."

Speaking to journalists shortly after presenting awards to the winners at the event, Mr. Ambode mentioned that the marathon which combines sports, entertainment and hospitality, will create jobs for people and provide an opportunity for the youth to engage themselves positively. He said, "We are proving it, this is just the beginning. We would double the scale next year and make it more interesting than ever before. This is a world-class event and Lagos is back on the map of the world as a choice destination for tourism and investment, as a sports centre and as an entertainment hub and that is what we are committed to doing."

Also speaking at the event, the President of the Confederation of African Athletics (CAA) Col. Hamad Malboum Kalkaba, thanked the organisers for putting up a sterling show and assured that the continental body will partner the state to make the marathon the most remarkable athletics event in Africa and in the world.

Conclusively, Dr. Herbert Wigwe, Group Managing Director, Access Bank Plc said, "We are proud of the opportunity to collaborate with the state government to empower the people with a sense of history. The 42km race is a metaphor for life, the message is for individuals to stay on track and focus on their journey. Access Bank will continue to collaborate with the state government to make the tournament bigger and better." Did you miss the 2016 marathon race? The next marathon is scheduled to hold on February 11, 2017. We look forward to seeing you there!

- N100 free airtime upon registration and after activation
- Double airtime on every recharge
- 3.3% interest per annum
- Cash withdrawals at any Access Bank branch, Airtel showroom or AccessMoney Agent nationwide
- Cards and other electronic channels can be used on the account
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Saving has become easier!