

Ref. No.:.....

....., 2025

The Group Managing Director/CEO  
**Access Bank Plc**  
Plot 14/15, Prince Alaba Oniru Street  
Oniru Estate  
Victoria Island  
Lagos

Dear Sir,

**LETTER OF INTRODUCTION AND IRREVOCABLE SALARY DOMICILIATION**

We are writing to introduce (*Employee Name*) (hereinafter, the “**Employee**”) who has applied for a credit card with Access Bank Plc (“**Access Bank**” or “**the Bank**”). (*Employee Name*) is a confirmed staff of our organization and has been employed with us since (*Employment Start Date*) in the (*Department name*) department.

At the express request of the Employee, we hereby:

1. Confirm below the details of the Employee’s remuneration and salary account with the Bank.

BVN:

Account Number:

Net Monthly Salary:

2. Irrevocably and unconditionally undertake that the Employee’s salaries and other benefits will continue to be domiciled into the above referenced salary account with Access Bank for the entire duration of the credit card contract until we receive a written confirmation from the Bank of the Employee’s liquidation of its exposure under the credit card contract.
3. Assure you that in the event of the Employee’s death or departure from the company before the full repayment of the credit card balance, all terminal benefits due to the Employee will be paid through the above referenced salary account with the Bank.

Further to the above, we hereby confirm that any future requests to transfer the Employee’s salary account from Access Bank to another bank will not be approved unless such request is accompanied by a Letter of Non-indebtedness from Access Bank confirming that the Employee outstanding loan balance has been fully settled.

Thank you.

Yours faithfully,

**For: XXXXXXXXXXXX LIMITED**

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