

Employee Banking Product Offerings



more than banking

Our Corporate Philosophy

◆ Our vision

To be the world's most respected African Bank

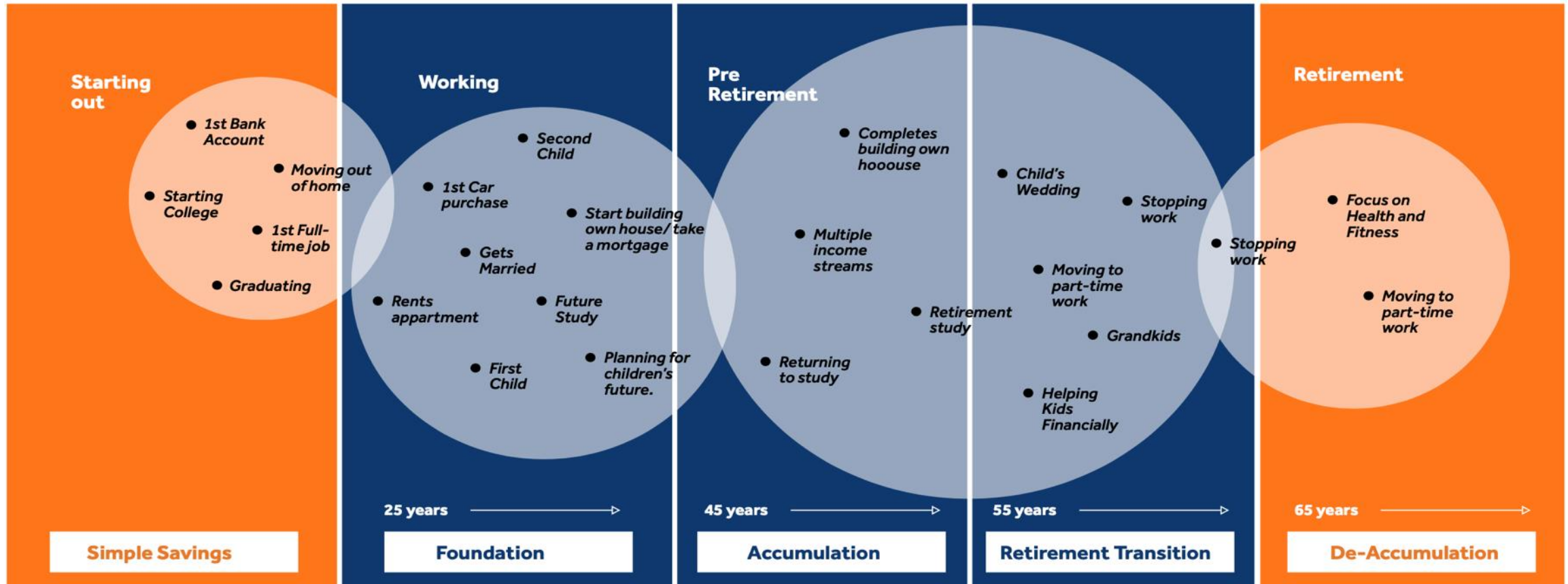
◆ Our mission

Setting standards for sustainable business practices that; unleash the talents of our employees, deliver superior value to our customers and provide innovative solutions for the markets and communities we serve.

◆ Our core values

- Leadership
 - Excellence
 - Empowered employees
 - Passion for customers
 - Professionalism
 - Innovation
-

Life Cycle Management for Employees



- Can I access debt? How do I manage it?
- How do I fund owning my own home – build or mortgage?
- How do I fund my study overseas?

- What are my investment options?
- Am I investing wisely?
- How do I help my children financially?

- How do I manage my budgets in preparation for retirement
- Do I need to work longer after my retirement?
- Will I have to change my lifestyle?

Our Understanding of your needs

Your Banking Needs



- Safety of funds
- Seamless service
- Reduced cost on banking services
- High yield on investments
- Bridge finance for personal needs.



Our Offering

- Account Services
- Treasury Services
- Loan Services
 - Personal Loans
 - Vehicle Finance
 - Home Loans
 - Advance for School fees
- Bancassurance Services
- Electronic Banking Services

Everyday Banking Product

Everyday Banking product gives you access to a non-interest earning Naira current account, with no commission or fees, no minimum holding balance and comes with ancillaries such as:

- Free access to exclusive lounges (1st year)
- Free Debit Card/Cheque Book on demand
- Zero Joining fee on credit card.
- Dedicated Relationship Manager
- Concessionary rates on loans and



Financial Wellness

**We are not just about
banking, let's help you
gain financial wellness**

We provide you with financial planning
and educational seminars to keep you
one step ahead of your peers.



Convenient banking at your fingertips

Our simple and easy account opening process as well as online and mobile transacting options puts you steps ahead and gives you time to do more.



The Salary Account that gives you more

- Enjoy a personal overdraft limit that is set up for free.
 - Automated Digital lending and
 - Dual Transaction Service on Debit Cards
- Conveniently set up a standing instruction from your salary account to our High Interest Deposit Account(HIDA)
- You don't pay for it even when you use it, and it will surely help when you need it
 - No current account maintenance fee
 - No minimum opening balance requirement



Something Extra Special...for You

- World class benefits and rewards with XclusivePlus
 - Upgrade to a Visa Signature Debit Card.
 - Travel in comfort and style with free access to over 900 VIP airport lounges globally.
 - Free multi-trip travel insurance that covers medical emergencies for you and your loved ones.
 - Free tickets to premium shows, concerts and movies across Nigeria.
 - Enjoy hassle free banking at our Xclusive lounges nationwide.
 - Enhance your network with access to Industry leaders and like minds at our sector relevant seminars, conferences and so much more.



XclusivePlus Subscription Plan

**N5,999
Monthly**

Clients can choose a monthly payment plan and pay N5,999 every month

**N17,997
Quarterly**

Clients can choose a quarterly payment plan and pay N17,997 every quarter

**N57,590
Yearly**

Clients can enjoy a 20% discount by choosing the annual payment plan of N57,590.

Clients can select their preferred payment plan for the Xclusive Plus offering

Customers have the option of changing their Subscription plan at anytime

Rewards you can bank on

- As a thank you, you will earn Reward points for your everyday banking transactions.
- Reward Points can be redeemed for exciting gifts through our online banking platform



Our Offerings for you

Mortgage

- Access a mortgage from as low as ~~£~~3million at competitive rates
- Spread repayments up to 20 years with no early loan repayment fee
- No additional Collateral needed



Why?

...looking to buy an existing property whether newly built or already occupied?

...hoping to buy a home in a residential estate under development by a developer?



...you already own your home but are looking for easy access to financing for Personal or Business purposes?

Mortgage Types



Home Purchase

Let us help you acquire that newly built or already occupied property outright

Acceptable Locations

- Lagos
- Abuja
- Port-Harcourt
- and all other State Capitals



Off-Plan

We help you buy into that estate or property being developed

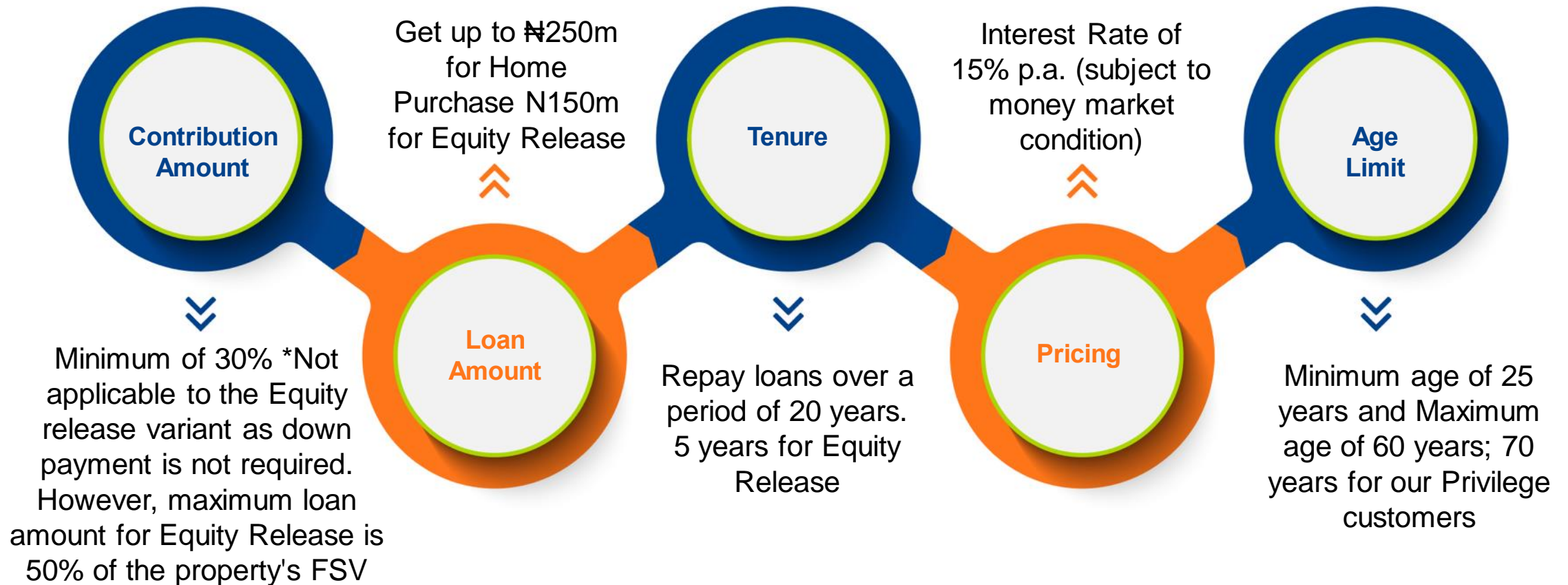


Equity Release

Get financing for that project, whether Personal or Business



Features



Required Documents

S/N	Documents
1	Completed Employee Inquiry form
2	Retail Lending Application form
3	Staff ID card and Valid ID card
4	Confirmation/Promotion letter
5	Tax clearance for both applicant and seller for Home purchase and off-plan
6	Insurance request form
7	Tax clearance for applicant in the case of Equity Release
8	Valuation Report
9	Title document in the name of the borrower for Equity Release and in the name of the seller for Home Purchase
10	Clean Credit Bureau report

Mortgage Loan/Home Insurance

Covers damage to the building as a result of flood, fire and fallen trees as well as injury to visitors.

It also covers the contents of a home such as furniture & fittings, jewelries, refrigerator and so on.

Cover	Premium
Building	0.3% on the value of the building
Contents(Furniture & Fittings)	0.75% of the value of the contents
Movable Contents(Jewelries, Refrigerators etc)	2% of the value of the movable contents

Loan Products

Assets Lease

- Acquire various household items and equipment for up to ₦5million
- Repay conveniently over 48 months
- No additional Collateral needed
- Partnerships with major vendors nationwide across a wide variety of products



Auto Loan

- Purchase brand new vehicles from ₦1million and above
- Competitive pricing with no hidden charges
- Repay conveniently over 48 months
- No additional Collateral needed
- Partnerships with major auto dealers nationwide

Auto Loan

Lease Products	Purpose	Key Features	Pricing
Vehicle Finance (New)	Purchase of new vehicles by both individuals and companies	<ul style="list-style-type: none">•Minimum of 10% equity,.•Maximum of 48 months	17%pa
Vehicle Finance(Pre-Owned)	Purchase of Pre-Owned vehicles by both individuals and companies	<ul style="list-style-type: none">•Minimum of 30% equity•Maximum of 24 months	17%pa
Other Fees	Comprehensive Motor Insurance	<ul style="list-style-type: none">•Annually	2.5%
	Management Fees	<ul style="list-style-type: none">•Flat/One-off	1%
	Credit Life	<ul style="list-style-type: none">•Annually	0.5%

Vehicle Insurance

Motor Vehicle Insurance can now be processed instantly through any of our branches

Make of Vehicle	Third Party Insurance Plan	Extended Third-Party Insurance	Comprehensive Insurance Plan
Saloon	₦ 5,000	2.5%	•4% (Walk-ins) •5% (Vehicle Finance)
SUV/Jeep	₦ 7,500		
Truck	₦ 10,000		
Cover	Third Party Only	Fire and Theft	Fire , Theft or Accidental Damage

Approved Vendors for Vehicle Finance

Brand New Cars

- Mandilas Enterprises
- Kia Motors
- Dana Motors Limited
- Bras Motors Ltd
- Globe Motors Holdings (Nig) Ltd
- R.T. Briscoe Motors
- Sun Motors Limited
- Germaine Auto Centre
- Leventis
- CFAO Motors Nigeria Ltd
- Affordable Cars Limited
- Hyundai Motors Nig. Ltd
- Coscharis Motors Ltd.
- C&I Motors Limited
- Lanre Shittu
- Arrowhead Automobile
- CIG Motors Company Ltd
- Elizade Nig. Ltd
- Alliance Autos Nig. Ltd
- Dilly Motors
- Kojo Motors
- M-B Automobile Services Limited
- Nuel Auto Distributor
- Omoregie Motors
- Peugeot
- Skymit Motors
- Sunny Motors
- Tata Africa Services
- Ineh-Mic Automobile Company Limited
- Kewalram Nig Ltd
- Metropolitan Motors Ltd
- Stallion Motors Ltd.
- The Honda Place
- Innoson Vehicle Manufacturing Coy Ltd
- Barbedos Cars
- Mikano International Limited
- Autochek
- Cars45

Pre-Owned Cars

Vendor

Autochek

Cars45

Website

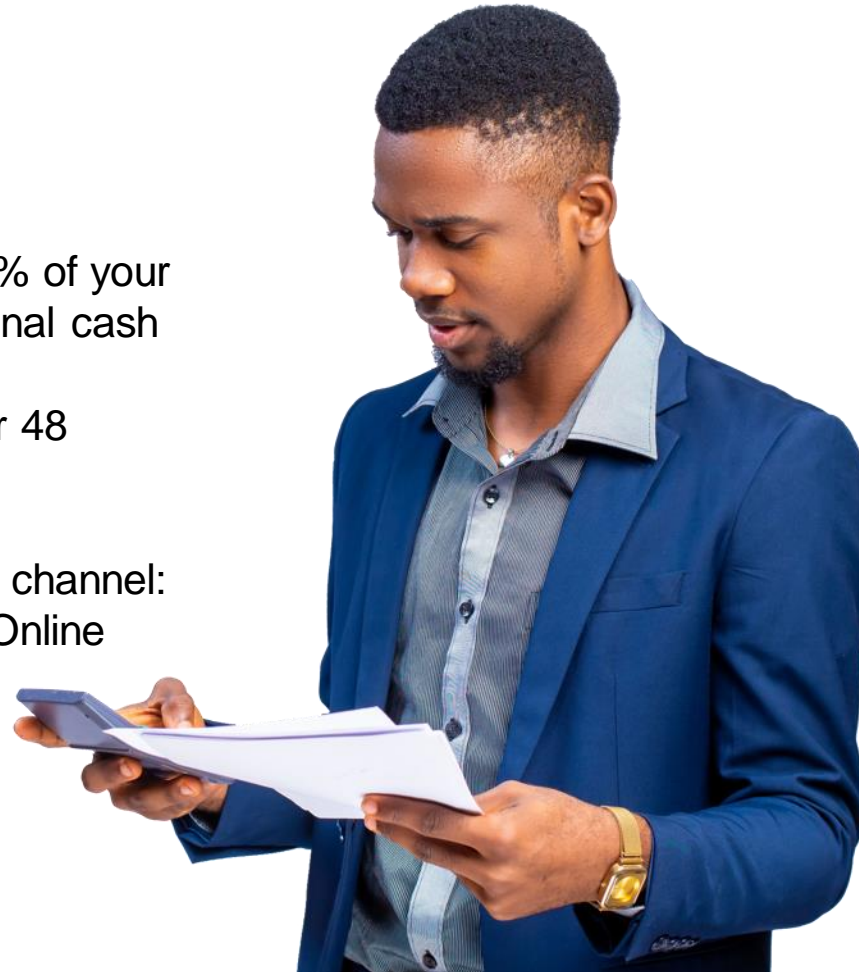
<https://autochek.africa/ng>

<https://www.cars45.com/>

Loan Products

Personal Loan

- Get cash loans up to 75% of your net annual pay for personal cash needs.
- Repay conveniently over 48 months
- No Collateral needed
- Access the cash via any channel: ATM, POS, Mobile and Online Banking



Pay-Day Loan

- Make any day your payday with access to up to half of your salary amount
- Repay utilized amount when you receive your salary
- No Collateral needed
- Access the cash via any channel: ATM, POS, Mobile and Online Banking
- Instant pay-day loans can be accessed on USSD *901# or on the QuickBucks App

PRODUCTS	PURPOSE	KEY FEATURES	PRICING
Personal Loan	Provides support for the financial needs of employees.	Personal loan up to 75% of the net annual salary subject to 33.3% debt to income repayment ratio.	Interest Rate – Negotiable Tenor – 48 months Credit Life Insurance – 0.5%
Small Ticket Personal Loans (STPL)	Provides urgent financial needs of employees.	Small Ticket Personal Loans in the form of overdraft up to 400% of net monthly salary for twelve (12) salary cycles (12 months).	Interest Rate – 5.2% Tenor – 12 months Credit Life Insurance – 1%
Salary Advance	Provides short term urgent financial needs of employees.	Salary Advance in the form of overdraft up to 200% of net monthly salary for six (6) salary cycles (6 months).	Interest Rate – 5.4% Tenor – 6 months Credit Life Insurance – 0.7%
Payday Advance	Provides quick access to cash to employees of organizations within 24 hours	<ul style="list-style-type: none"> • Accessible within 24 hours, • Up to 90% of net monthly salary, • Repayment is within 31 days or next payday, • Re-borrowing upon maturity up to 4 times per annum 	Interest Rate – 6.5% Tenor – 31 days or next salary day (whichever comes first) Credit Life Insurance – 0.3%

Loan Products

School Fees Loan

- Access cash loans up to ~~N~~5million for payment of school fees for your children/wards in preprimary, primary, secondary and tertiary schools.
- Repay conveniently over 11 months
- No Collateral needed
- Pay fees for single school term/semester or annual session



Products	Purpose	Key Features	Pricing
Advance For School Fees	Provides short term financial support to Access Bank customers for the payment of school fees for their children/ wards within and outside Nigeria.	<ul style="list-style-type: none">• Local Payments• Minimum of N250,000,• Maximum of N5,000,000• Foreign School Fees Payment• Minimum of \$10,000,• Maximum of \$100,000• Maximum tenor of 4 months per transaction,• Renewable 3 times annually for Nursery, Primary and Secondary School,• Renewable 2 times annually for Higher Institutions and payment abroad.• Equal monthly repayment of both principal and interest.• Monthly repayment shall not exceed 50% of net monthly income	20% pa

Maternal Health Support Service

A product designed to support women in their quest for motherhood. Available for IVF treatment and maternal support as well as other women related issues e.g. birth control, fibroid etc.

Target market – Women in employment



Features	Benefits
<ul style="list-style-type: none"> • Offers a range of bespoke finance arrangements for women seeking fertility treatment, expert medical advice or travel abroad • Partnership with IVF clinics and other leading Hospitals across Nigeria • Loan amount of up to N2million and N4million for natal and IVF treatments respectively • In collaboration with Hygeia HMO, we offer effective & affordable IVF treatments with 30% cashback on unsuccessful IVF treatment • Proof of Marriage or Copy of Marriage Certificate in situations where a husband is the primary obligor • Confirmed hospital bill is required • Up to 36 months tenor • Credit life insurance 	<ul style="list-style-type: none"> • Highly subsidized interest rate (14%p.a.) • All fees are waived • Covers a wide range of maternal treatments

Credit Cards

- Get a credit card and buy what you need, whenever you need it
- Can be naira or FCY denominated and used locally and internationally
- Get up to 45 interest-free days on purchases and online transactions, if you pay your card statement in full
- Get reward points – Gem points, whenever you use your credit card
- The more you use your card, the more you earn



PRODUCTS	PURPOSE	KEY FEATURES
Naira Credit Card	This is a local currency denominated Credit Card that can be used both locally and internationally.	<ul style="list-style-type: none">• Maximum credit limit is 50% of net monthly salary, It can be used to make payments across multiple channels:• ATMs, Point of Sale Terminals, Internet, Telephone Orders, etc.• It can be issued only on VISA processing platform• 3-year validity period
USD Credit Card	This is a dual currency denominated Credit Card (USD and NGN) that can be used locally and internationally	<ul style="list-style-type: none">• Minimum Credit Limit: \$1,000 per card• Payment across multiple channels: ATMs, POS, Internet, Telephone Orders, etc.• It can be issued only on VISA processing platform• 3-year validity period

Group Insurance



Enhanced term assurance table of benefits
by Coronation Insurance

PREMIUM	DEATH BENEFIT	PERMANENT DISABILITY BENEFIT	ACCIDENTAL MEDICAL EXPENSES BENEFIT
1,000	100,000	100,000	10,000
2,000	200,000	200,000	10,000
3,000	300,000	300,000	15,000
4,000	400,000	400,000	20,000
5,000	500,000	500,000	25,000
6,000	600,000	600,000	30,000
7,000	700,000	700,000	35,000
8,000	800,000	800,000	40,000
9,000	900,000	900,000	45,000
10,000	1,000,000	1,000,000	50,000
20,000	2,000,000	2,000,000	100,000
50,000	5,000,000	5,000,000	150,000
75,000	7,500,000	7,500,000	200,000
100,000	10,000,000	10,000,000	250,000

Reasons to Switch

- Concessionary rates on deposits & loans.
 - Xclusive-Plus discount schemes
 - Unrestricted access to 38 Xclusive lounges in Nigeria
 - Access to 800 Premium lounges across the continent
 - Discounts on In-branch charges
 - Dedicated and Personalized Banking services.
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Conclusion

Your Ambitions

- I want a bank which helps me succeed in achieving my goals
- I want a bank I can trust to deliver its promises
- To be the world's most respected African bank
- I want a bank where I feel welcomed, respected and valued



Contact us: EVCPropositionTeam2@accessbankplc.com

Thank
You!