



TOGETHER FOR YOU NEWSLETTER

Update from Herbert & Uzoma

Welcome to the first edition of *'Together for You'*, the joint newsletter from Access Bank and Diamond Bank to keep you up-to-date with the latest news from our planned merger. We are pleased to tell you that, less than a month after we announced our agreement, we are making great progress in bringing our businesses together. In fact, the integration and the benefits of the merger will be achieved more quickly than we anticipated.

We received SEC approval in principle for the combination a few days ago, completing another landmark for the deal, and are now working towards a launch of your new Access, with a modern, refreshed and reinvigorated brand as soon as April.

Following the announcement of the merger in December, we have travelled the country to meet and hear from many of you. In this newsletter, we have included a section which we hope provides answers to the questions you have been asking us. We realise there may still be queries, so please don't hesitate to contact us online, via social media, or speak to your relationship manager and local branch if you need.

Customers are at the heart of our decision to create one of Nigeria's leading banks, and we are determined to ensure that you experience no disruption during the integration. The products and services that Diamond Bank clients currently enjoy, including the commitment to digital innovation, will continue unchanged. Not only that, they will be backed by Access

Bank's commitment to customers, financial inclusion and sustainability, and the bank's corporate expertise and strong balance sheet.

As a result, the merger will mean greater access to a wider variety, faster and more secure products, and market-leading customer service. We've highlighted some of these in this newsletter, so you have a better idea of what to expect from us in the future.

We will also start focus groups around Nigeria to consult some of you as we create the new visual identity of the brand. We are clear that the new design will combine what you love about each brand and will clearly show that we're bringing two of the best banks in Nigeria together to create a pan-African champion.

As we soldier on to create the best bank for you, we are also looking forward to the Access Bank Lagos City Marathon, kicking off February with the right foot on Saturday (February 2nd). The world-class race is the biggest one-day event in Africa and one of the fastest growing marathons in the world. It has put Nigeria on the map for global road races and reinforces our commitment to well-being and sport. We look forward to seeing you on the track or in the audience to cheer us along!

In the meantime, we look forward to you coming along, or running along, with us as we create Africa's largest retail bank by customers and the continent's gateway to the world. God Bless.

Herbert and Uzoma

Access More

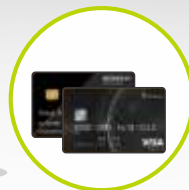
**JANUARY
2019**

Customers can now use any Diamond or Access ATM for free.



**FEBRUARY
2019**

Diamond Visa Signature and Access Visa Infinite cardholders can now access more lounges nationwide.



PRODUCTS

Access and Diamond customers will have more products and solutions to choose from.



**APRIL
2019**

Diamond and Access customers can clear their cheques as well as make free transfer in any of the 677 branches



Further details can be found [HERE](#)

Whats on your mind?

Feedback and getting in touch

You have already asked a number of questions through your relationship managers, to members of staff within branches and at townhall meetings. We've included the most frequently asked questions and answers below and will continue to keep you updated on these issues and new ones that may arise both in this newsletter and on our special deal website [here](#)

Theme/Question	Response
Access to products	<ul style="list-style-type: none">• Our customers are at the heart of our decision to create one of Nigeria's leading banks.• We will maintain the excellent service and innovative products that you enjoy but also combine the two banks' strengths to broaden our relevance to you;• This means that where there are product changes these will be an improvement of the previous products you had access to.• We are committed to letting you know about any changes in good time and in a way that does not inconvenience you.
Integration and disruption to services	<ul style="list-style-type: none">• Our customers are at the heart of our decision to create one of Nigeria's leading banks and we are determined that you will experience no disruption to normal banking services, throughout the integration process.• In time, there may be some changes, including branding, but we're committed to let you know in good time and in a way that will not inconvenience you.
Changes to terms and conditions	<ul style="list-style-type: none">• In the immediate term nothing will change. We will do everything we can to make sure the integration is as seamless and efficient as possible, to the point of not changing anyone's bank account number.• Our promise extends to the terms and conditions of any product – current agreements will not be affected by the merger.• In time, there may be some changes, including branding, but we're committed to informing you ahead of time and in a way that does not inconvenience you.
Relationship managers and local branches	<ul style="list-style-type: none">• There will be no changes until after the merger comes into effect, and even then we will do everything we can to make sure that you are not affected.• We're not planning to change any customer relationships or your access to our services unless it would improve things for you.• If we do need to make changes, we'll give you plenty of notice and explain what we are doing and why.

Theme/Question	Response
<p>The new brand identity and logo</p>	<ul style="list-style-type: none"> • The merged business will be called Access Bank, but we want to take the best of both banks so that we are stronger, for you • We have engaged a specialist brand agency to help us develop a new brand for the merged business. • This will seek to combine the attributes of both banks, recognizing their different strengths and appeal to different customers.
<p>Will the combined bank benefit commercial banking customers over retail banking customers?</p>	<ul style="list-style-type: none"> • All customers of the enlarged entity are equally as important. • We would maintain the excellent service and innovative products that customers enjoy but also combine the two banks' strengths to broaden our relevance to you.; • You will get the benefit of both banks all in a single, combined entity: • Diamond Bank's leadership in digital and mobile-led retail banking; • Access Bank's value chain approach, which incorporates trade finance, treasury and corporate finance, as well as enhanced credit assessment and risk management capabilities
<p>Strength of the bank following the merger</p>	<ul style="list-style-type: none"> • The combined entity will include all the assets and liabilities of both Access Bank and Diamond Bank. • On a pro-forma basis, the merged bank will be in full compliance with regulatory requirements for significant financial institutions with international operations. • The merged group will have a strong capital position, comfortably above regulatory thresholds.

For more information, please go to our merger website [here](#)



DIARY DATES

- We will be issuing this newsletter with the latest updates every fortnight
- **02 Feb:** Access Bank Lagos City Marathon
- **14 Feb:** Valentine's Day reward scheme
- **16 Feb:** Nigerian General Election
- **08 March:** International Women's Day