

## THE ACCESS BANK UK LIMITED

The Access Bank UK Limited is a wholly-owned subsidiary of Access Bank Plc, a Nigerian Stock Exchange listed company. We provide Trade Finance, Commercial Banking, Private Banking and Asset Management products and services for customers in their dealings with Organisation for Economic Co-operation and Development (OECD) markets and support companies wishing to invest in and trade in Sub-Saharan Africa, MENA and Asian markets.

We are authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the PRA. The Access Bank UK Limited – Dubai Branch, situated in the iconic Gate Building of Dubai International Financial Centre (DIFC) is regulated by the Dubai Financial Services Authority (DFSA).

Like our parent, we are committed to developing a sustainable business model for the environment in which we operate. This is reflected in our moderate appetite for risk, our passion for customer service and our commitment to build long-term relationships by working in partnership with our customers. We play a key role in our Group's vision to be the world's most respected African bank. As such, we refuse to chase unsustainable yields as a route to growth. Instead, we focus on building our business through the strength of our customer relationship.

In 2018 the Bank became a direct member of the three key UK payment clearing systems: Bacs (Bankers' Automated Clearing Services), C&CCC (Cheque and Credit Clearing Company's Image Clearing System) and Faster Payments. The Access Bank UK's Chief Executive Officer and Managing Director, Jamie Simmonds commented: "This is a great landmark for us, enabling us to build a sustainable platform with direct entry into the UK payment clearing system. This will enable us to enhance the level of service our customers receive. We have a clear commitment to strong customer service and we anticipate and respond quickly to market needs with the right technology, products and services. Joining the UK payment clearing system is a clear example of meeting the needs of our customers".

The Access Bank UK Limited provides a number of services to support business activities in Sub-Saharan Africa and across the world. We were awarded Confirming Bank status by the International Finance Corporation as part of their Global Trade Finance Programme, thereby strengthening our Trade Finance capabilities further. We were the first Nigerian Bank in the UK to be appointed as correspondent bank to the Central Bank of Nigeria to undertake infrastructure work on behalf of the Nigerian government. We also issue Letters of Credit on behalf of the Nigerian government and Nigerian National Petroleum Corporation (NNPC).

Our Commercial Banking team offers relationship-based service for corporate and individual customers. We offer a wide range of products and services with a choice of competitive rates, market leading systems and top-quality service.

Our Global Private Bank has been built around our passion for delivering excellent service. We deliver innovative investment solutions to our discerning clients who value trust, integrity and accountability as well as investment performance. We take a proactive approach to product and service delivery and offer unique investment solutions, which are tailored to our customers' needs by a highly experienced Private Banking team.

The Access Bank UK Dubai Branch offers a broad range of products and services to assist customers in the MENA region with trade and investment needs in Nigeria and Sub-Saharan Africa. The DIFC Branch is committed to building a long-lasting relationship in the region in line with the approach that has



proven so effective for The Access Bank UK Limited. The combination of the Dubai branch together with our presence in the UK and Nigeria delivers a wealth of expertise that significantly benefits our customers.

We take time to build long-term relationships and work closely with our customers to understand their goals in order to create a strategy designed to meet their needs. We provide constant support and development opportunities for our employees, which reflects in their dedication and professionalism. The bank is led by a team of accomplished individuals determined to deliver superior financial solutions for business and individuals. Our staff are highly experienced and many have spent time working in the Sub-Saharan, West African and international marketplaces. We are firmly committed to the diversity of our workforce. We encourage a sense of individual ownership while also fostering team spirit. Our endeavour is to help employees realise their potential through the provision of continuous learning opportunities and the tools and training to support professional growth.

Jamie Simmonds said: "Our people are fundamental to our bank's continued development. They provide the skills that deliver our focus on service and customer relationships. Reflecting this, during the year we selectively recruited additional members to the team and also invested more in professional development. We were the first Nigerian bank to achieve Investors in People accreditation. We have now advanced our status to Platinum. We believe that our consistently low staff turnover rate reflects in part the advances we have made in training and development. The Bank is currently working in partnership with the Chartered Institute of Personnel & Development (CIPD) programmes."

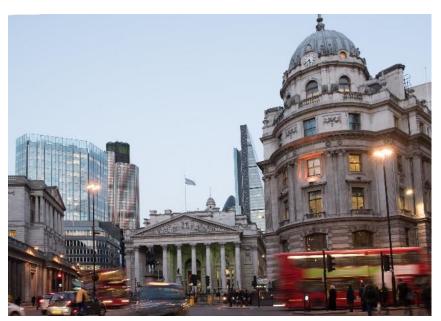


Jamie Simmonds
Chief Executive Officer/ Managing Director

"Throughout my experience in financial services my guiding principles have been to deliver excellent customer service and provide innovative solutions for the customers and markets that we serve.

I have been involved in the turnaround of several existing businesses by going back to these basic principles and rebuilding from the ground up.

When I established The Access Bank UK Limited in January 2008 it was at a turbulent time in banking but we set the risk appetite, the processes and procedures and developed products that our customers wanted."



The Access Bank UK Limited offices in the heart of the City of London.



The Access Bank UK DIFC Branch situated in the iconic Gate Building of Dubai International Financial Centre.